

LoanCare, LLC  
3637 Sentara Way  
Virginia Beach, VA 23452

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**Date: August 22, 2022**

To Enroll, Please Call:

**1-800-939-4170**

Or Visit:

<https://app.idx.us/account-creation/protect>

**Enrollment Code: XXXX**

## NOTICE OF DATA BREACH

Dear [Name],

We write to inform you of a recent data security incident that may have involved some of your information. This letter notifies you of the incident and informs you about steps that you can take to help protect your personal information. Please read this letter carefully as it contains information regarding the incident and steps that you can take to help protect your personal information

### What Information Was Involved?

The information involved was limited to the following: debit/credit card number, expiration date, and security code.

### What Are We Doing?

Once we became aware of the incident, we commenced an investigation to determine the nature and scope of the issue. We also notified law enforcement. In addition, we are providing impacted individuals with complementary identity theft protection services for 24 months, and instructions to individuals on ways to protect their personal information. A description of the benefits and enrollment instructions for the complimentary credit monitoring services is provided below.

### What You Can Do?

We encourage you to consider the following recommendations to protect your personal information:

- Register for Credit Monitoring Services. We have arranged for IDX to provide you with two-years of complimentary identify theft protection services. These services provide you with access to the following:
  - **Single Bureau Credit Monitoring (for adults).** Monitoring of credit bureau for changes to your credit file such as new credit inquires, new accounts opened, delinquent payments,

improvements in your credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities.

- **CyberScan.** Dark web monitoring of underground websites, chat rooms, and malware to identify trading or selling of personal information.
- **Identity Theft Insurance.** Identity theft insurance will reimburse you for expenses associated with restoring their identity should you become a victim of identity theft. If a your identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best “A-rated” carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.
- **Managed Identity Recovery Service.** This service provides restoration for identity theft issues such as: account creation, criminal identity theft, medical identity theft, account takeover, rental application, tax fraud, benefits fraud, and utility creation.

We encourage you to contact IDX with any questions and to enroll in the complimentary identity protection services by: (i) calling 1-800-939-4170 or (ii) going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is [Enrollment Deadline].

For you to receive the complimentary identity theft protection services described above, you must enroll by April 1, 2023.

- Review Your Accounts for Suspicious Activity. We encourage you to remain vigilant by regularly reviewing your accounts and monitoring credit reports for suspicious activity.
- Order a Credit Report. If you are a U.S. resident, you are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at 1-877-322-8228. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. Contact information for the nationwide credit reporting agencies is provided in the next section.
- Contact the Federal Trade Commission, Law Enforcement and Credit Bureaus. You may contact the Federal Trade Commission (“FTC”), your state’s Attorney General’s office, or law enforcement, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC’s websites at [www.IdentityTheft.gov](http://www.IdentityTheft.gov) and [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft); call the FTC at (877) IDTHEFT (438-4338); or write to: FTC Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may contact the nationwide credit reporting agencies at:

Equifax (800) 525-6285 P.O. Box 740241 Atlanta, GA 30374-0241 www.equifax.com	Experian (888) 397-3742 P.O. Box 9701 Allen, TX 75013 www.experian.com	TransUnion (800) 916-8800 Fraud Victim Assistance Division P.O. Box 2000 Chester, PA 19022 www.transunion.com
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- Additional Rights Under the FCRA. You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here.

Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by: (i) visiting [https://files.consumerfinance.gov/f/documents/bcfrp\\_consumer-rights-summary\\_2018-09.pdf](https://files.consumerfinance.gov/f/documents/bcfrp_consumer-rights-summary_2018-09.pdf); or (ii) by writing to Consumer Financial Protection Bureau, 1700 G Street, N.W., Washington, DC 20552.

- Request Fraud Alerts and Security Freezes. You may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

In addition, you can contact the nationwide credit reporting agencies at the following numbers to place a security freeze at no cost to you:

Equifax (800) 349-9960	Experian (888) 397-3742	TransUnion (888) 909-8872
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Placing a security freeze prohibits the agency from releasing any information about your credit report without your written authorization. Security freezes must be placed separately at each of the three nationwide credit reporting agencies. When requesting a security freeze, you may need to provide the following information:

- Your full name, with middle initial as well as Jr., Sr., II, etc.
- Social Security number
- Date of birth
- Current address and all addresses for the past two years
- Proof of current address, such as a current utility bill or telephone bill
- Legible copy of a government-issued identification card, such as a state driver's license, state identification card, or military identification.

After receiving your request, each agency will send you a confirmation letter containing a unique PIN or password that you will need to lift or remove the freeze. You should keep the PIN or password in a safe place.

- Additional Information for Massachusetts Residents: You have the right to obtain a police report and request a security freeze, free of charge, as described above. Placing a security freeze may require that you provide certain personal information (e.g., name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze.

#### **For More Information.**

If you have any questions or need additional information, please call Troutman Pepper, who is handling this matter on behalf of LoanCare, at (949) 622-2441 or (949) 622-2786 .

We regret any concern or inconvenience this matter may have caused you and appreciate your patience and understanding.

Sincerely,

Troutman Pepper on behalf of LoanCare, LLC