

COMPASS

WORKING CAPITAL

ASPIRE. PLAN. INVEST.

8/22/2022

[Address]

Dear [Client Name],

We are writing to update you on the unauthorized acquisition of your personal information that occurred on or about 8/15/2022. We are sharing next steps on our part, and more information about your rights are enclosed on the following pages.

As a courtesy to you as a result of the incident, we are including a prepaid \$120 Visa gift card, which you may use to purchase a credit monitoring service of your choice. While we cannot endorse any particular product, we would suggest considering the following three services:

- Credit Sesame (\$9.95/month for the Advanced Credit product): <https://secure.creditsesame.com/s/pages/public/premiumLandingE7>
- Lifelock (\$9.99/month for the Standard product): <https://www.lifelock.com/test/store-dspv0>
- PrivacyGuard Identity Protection(\$9.99 per month): <https://www.privacyguard.com/plans-pricing.html?plantype=identityVsTotal>

If you have questions about enrolling in a credit monitoring product or would like assistance in learning how to freeze your credit, one of our financial coaches can provide you with one-on-one assistance, if you would like.

As I mentioned over the phone earlier this week, I want to thank you for your patience as we evaluated the situation. If you have any questions whatsoever, please do not hesitate to reach out to me either via email or phone.

Regards,

Edwin Santana
Director of Programs
esantana@compassworkingcapital.org
617-790-0810

ADDITIONAL INFORMATION

Under Massachusetts law, you have the right to obtain any police report filed in Massachusetts with regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;

6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft; and
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.