

[Date]

[Name]
[Address]
[Address]

Re: **NOTICE OF DATA BREACH**
Please read this entire letter

Dear [recipient name]:

WHAT HAPPENED?

We are contacting you because we recently became aware that your Discover home loan closing packet was lost in transit to Discover. We are currently investigating the matter, as well as performing an internal review of our vendor responsible for mailing the packet. While we have no reason to believe that your information has or will be misused, we are contacting you out of an abundance of caution and because Discover takes the security of your information very seriously.

WHAT INFORMATION WAS INVOLVED?

The information involved may have included: name, address, phone number, date of birth, email, and Social Security Number.

WHAT WE ARE DOING?

We sincerely regret any inconvenience or concern this incident may cause. We take this incident very seriously and are committed to assuring the security of your data. Again, while Discover has no reason to believe that your information has or will be misused, as a protective measure Discover has arranged to have Experian's Identity Restoration support available to you and provide you with a **complimentary** two-year membership of Experian's IdentityWorksSM product and services, which includes the Identity Restoration support. The IdentityWorks product helps detect the possible misuse of your personal information and provides you with superior detection and resolution of identity theft. IdentityWorks is completely free for two years; and enrolling in the program will not hurt your credit score.

Activate IdentityWorksSM Now in Three Easy Steps

NOTE: Ensure that you **enroll by: [DATE]** (Your code will not work after this date.)

- **1. Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/3bplus
- **2. Provide your activation code: [Code]**
- **3. Provide** certain personal information needed for enrollment and authentication.

A credit card is **not** required for enrollment in Experian IdentityWorks.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

WHAT YOU CAN DO.

While we encourage you to activate the fraud detection features available through Experian IdentityWorks, as previously mentioned above, you may use the Identity Restoration support services that will be available to you until **[DATE]**, even if you choose not to enroll in Experian's IdentityWorks product at this time. If you believe there was fraudulent use of your information as a result of this incident, or if you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332. Be prepared to provide engagement number **[XXXXXX]** as proof of eligibility for the identity restoration services by Experian.

If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with each of the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

We encourage you to remain vigilant for incidents of fraud and identity theft by reviewing your account statements, and monitoring your credit reports for suspicious activity.

OTHER IMPORTANT INFORMATION.

There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to the last two pages of this letter for information about such actions.

FOR MORE INFORMATION.

We will continue to take all necessary steps to protect your private information. Should you have questions regarding this letter, please contact us at **1-855-361-3435** on Weekdays 8am–Midnight ET, and Weekends 10am–6pm ET.

Sincerely,

Discover Financial Services

* Offline members will be eligible to call for additional reports quarterly after enrolling

**The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of the coverage. Coverage may not be available in all jurisdictions.



WHAT YOU CAN DO:

ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT

➤ **PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE**

At no charge, you can have the major credit bureaus place a fraud alert on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. An **initial 90 day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax
PO Box 105069
Atlanta, GA 30348-
5069
1-800-525-6285
www.equifax.com

Experian
PO Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
PO Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com

Innovis
PO Box 26
Pittsburgh, PA 15230-
0026
1-800-540-2505
www.innovis.com

➤ **PLACE A SECURITY FREEZE ON YOUR CREDIT FILE**

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a Security Freeze in place, you will be required to take special steps when you wish to apply for any type of credit, employment, housing or other services. This process is also completed through each of the consumer reporting companies. To place a security freeze on your credit report for free, you can send a written request to each of the three major consumer reporting agencies listed below:

Equifax
800-349-9960
www.equifax.com/personal/credit-report-services/credit-freeze/

Experian
P.O. Box 9554
Allen, TX 75013
888-397-3742
www.experian.com/freeze

TransUnion
P.O. Box 160
Woodlyn, PA 19094
888-909-8872
www.transunion.com/credit-freeze

➤ **ORDER YOUR FREE ANNUAL CREDIT REPORTS**

Under United States law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. Visit www.annualcreditreport.com or call 877-322-8228 for your free credit report. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

➤ **MANAGE YOUR PERSONAL INFORMATION**

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and other sensitive information.

➤ **USE TOOLS FROM CREDIT PROVIDERS**

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

➤ **FILE A POLICE REPORT**

You have the right to obtain any police report filed in 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.

➤ **OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**

- Visit <https://www.experian.com/blogs/ask-experian/category/fraud-and-identity-theft> for general information regarding protecting your identity.
- **FEDERAL TRADE COMMISSION:** You can further educate yourself regarding identity theft, security freezes, fraud alerts, and the steps you can take to protect yourself against identity theft and fraud by contacting the Federal Trade Commission. The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft. Their address is 600 Pennsylvania Ave., NW, Washington, DC 20580.
- **FOR CT RESIDENTS:** The Connecticut Attorney General's Office provides information about identity theft and ways to protect yourself. Their phone number is 860-808-5318. They also provide information on-line at www.ct.gov/ag. Their address is 55 Elm Street, Hartford, CT 06106.
- **FOR DC RESIDENTS:** The D.C. Office of the Attorney General provides information about identify theft and ways to protect yourself. Their phone number is [202-727-3400](tel:202-727-3400). They also provide information on-line at <https://oag.dc.gov/>. Their address is 400 6th Street, NW, Washington, DC 20001.
- **FOR IA RESIDENTS:** You may contact local law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. The Attorney General's address is: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street Des Moines, IA 50319. The Attorney General's phone number is 515-281-5164. The Attorney General's website is www.iowaattorneygeneral.gov.
- **FOR MD RESIDENTS:** The Maryland Attorney General's Office provides information about steps you can take to avoid identity theft. Their phone number is 888-743-0023. They also provide information on-line at <https://www.marylandattorneygeneral.gov>. Their address is 200 St. Paul Place, Baltimore, MD 21202.
- **FOR NC RESIDENTS:** The North Carolina Attorney General's Office provides information about identity theft and ways to protect yourself. Their phone number is 919-716-6400. They also provide information on-line at www.ncdoj.gov. Their address is 9001 Mail Service Center, Raleigh, NC 27699-9001.
- **FOR NM RESIDENTS:** You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information.
- **FOR NY RESIDENTS:** The New York Attorney General's Office provides information about identity theft and ways to protect yourself. Their phone number is 212-416-8433. Their website is <https://ag.ny.gov/internet/resource-center>. You may also contact the NYS Department of State's Division of Consumer Protection regarding security breach response and identity theft prevention and protection information. Their phone number is 800-697-1220. Their website is <https://www.dos.ny.gov/consumerprotection>.
- **FOR OR RESIDENTS:** The Oregon Attorney General's Office provides information about identify theft and ways to protect yourself. We encourage you to report suspected identity theft to the Oregon Attorney General. Their address is Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096. Their phone number is 503-378-4400. Their website is <http://www.doj.state.or.us>.
- **FOR RI RESIDENTS:** The Rhode Island Attorney General's Office provides information about identify theft and ways to protect yourself. Pursuant to Rhode Island law, you have the right to file and obtain a copy of a police report and the right to request a security freeze. Their phone number is 401-274-4400. They also provide information on-line at www.riag.ri.gov. Their address is 150 South Main Street, Providence, RI 02903.
- **FOR WV RESIDENTS:** The Office of the West Virginia Attorney General provides information about steps you can take to avoid theft. Pursuant to West Virginia law, you have the right to ask that nationwide consumer reporting agencies place fraud alerts in your file and the right to place a security freeze on your credit report. Their phone number is 800-368-8808. They also provide information on-line at www.ago.wv.gov. Their address is P.O Box 1789, Charleston, WV 25326.