

<<Date>> (Format: Month Day, Year)

Parent or Guardian of:

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>
<<address\_1>>
<<address\_2>>
<<city>>, <<state\_province>> <<postal\_code>>
<<country>>

## Notice of Data Security Incident

Dear Parent or Guardian of <<First\_Name>> <<Last\_Name>>,

FMC Services, LLC ("FMC") operates a network of primary care medical clinics under the name of Family Medicine Center Clinics throughout Texas. We are writing to inform you of an Incident which occurred on July 26, 2022 that may have exposed some of your child's personal information. In this letter we provide you with information about the resources you can use to help protect your child's information going forward.

## What we are doing.

We take the security of all information in our control very seriously. To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide Minor Identity Monitoring, Fraud Consultation, and Identity Theft Restoration for your child at no cost to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data.

Visit https://enroll.krollmonitoring.com to activate and take advantage of your Minor Identity Monitoring services.

You have until <<b2b\_text\_6(ActivationDeadline)>> to activate your child's identity monitoring services.

Membership Number: << Membership Number(S\_N)>>

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

Additional information describing your child's services is included with this letter.

# Additional Actions You Can Take

You may also place a security freeze on your child's credit reports, free of charge. 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 child's credit report may delay, interfere with, or prevent the timely approval of any requests for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift or remove a security freeze.

You must place your child's request for a freeze with each of the three major consumer reporting agencies: Equifax (www. equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your child's credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
https://www.equifax.com/personal/credit-report-services/

Experian Security Freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742 https://www.experian.com/freeze/center.html TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
https://www.transunion.com/credit-freeze

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone or by mail:

- 1. Your child's full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security Number;
- 3. Date of birth;
- 4. If your child has moved in the past five (5) years, the addresses where your child has lived over the prior five years;
- 5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
- 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- 7. Social Security Card, pay stub, or W2

If your child is the victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. Note that, under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If your child is the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your child's credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your child's credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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 child's credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

You can also place a fraud alert on your child's credit file by contacting one of the consumer reporting agencies listed above. In addition to the free Minor Identity Monitoring we are offering, we recommend you review your child's credit reports and your child's credit card and other financial accounts for any unauthorized activity. Also, remain alert for suspicious emails and be cautious when opening links or attachments from unsolicited third parties.

## For more information.

If you have questions, please call (855) 926-0837 Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays. Please have your child's membership number ready.

Protecting your child's information is important to us. We trust that the services we are offering demonstrate our continued commitment to our patient security and satisfaction.

Sincerely,

Steve Smith Chief Executive Officer

### **ADDITIONAL RESOURCES**

Contact information for the three nationwide credit reporting agencies:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 2104, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-888-4213

Free Credit Report. It is recommended that you remain vigilant by reviewing account statements and monitoring your credit report for unauthorized activity, especially activity that may indicate fraud and identity theft. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies.

To order your annual free credit report please visit www.annualcreditreport.com or call toll free at 1-877-322-8228.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to:

Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Fraud Alerts. There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and you have the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

Security Freeze. You have the ability to place a security freeze, also known as a credit freeze, on your credit report free of charge.

A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may use an online process, an automated telephone line, or submit a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that, if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past 5 years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, and display your name, current mailing address, and the date of issue.

Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

For Maryland residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7226.

For New York residents: The Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov/.

For Connecticut residents: You may contact the Connecticut Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.

For Massachusetts residents: You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html

## Reporting of identity theft and obtaining a police report.

For lowa residents: You are advised to report any suspected identity theft to law enforcement or to the lowa Attorney General.

For Massachusetts residents: You have the right to obtain a police report if you are a victim of identity theft.

**For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.



## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

### Minor Identity Monitoring

Minor Identity Monitoring detects when names, addresses, and credit information is associated with your child's Social Security number. An alert will be sent to you when activity is detected. The presence of a credit file may be an indicator of identity theft or fraud for children who, as minors, should not have a credit history.

#### Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

## **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.



<<country>>

<< Date>> (Format: Month Day, Year)

The Estate of:

<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>

<address\_1>>

<address\_2>>

<city>>, <<state\_province>> <<postal\_code>>

## **Notice of Data Security Incident**

To the Estate of <<First\_Name>> <<Last\_Name>>,

FMC Services, LLC ("FMC") operates a network of primary care medical clinics under the name of Family Medicine Center Clinics throughout Texas. We are writing to inform you of an incident which occurred on July 26, 2022 that may have exposed some of the decedent's personal information. In this letter we provide you with information about the resources you can use to help protect the decedent's information going forward.

#### **Additional Actions You Can Take**

You may also place a security freeze on the decedent's credit reports, free of charge. 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 the decedent's credit report may delay, interfere with, or prevent the timely approval of any requests for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift or remove a security freeze.

You must place the decedent's request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on the decedent's credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
https://www.equifax.com/personal/credit-report-services/

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
https://www.experian.com/freeze/center.html

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
https://www.transunion.com/credit-freeze

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone or by mail:

- 1. The decedent's full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security Number;
- 3. Date of birth:
- 4. If the decedent has moved in the past five (5) years, the addresses where the decedent lived over the prior five years;
- 5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- 7. Social Security Card, pay stub, or W2

If the decedent is the victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. Note that, under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If the decedent is the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on the decedent's credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to the decedent's credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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 the decedent's credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

You can also place a fraud alert on the decedent's credit file by contacting one of the consumer reporting agencies listed above. We recommend you review the decedent's credit reports and the decedent's credit card and other financial accounts for any unauthorized activity. Also, remain alert for suspicious emails and be cautious when opening links or attachments from unsolicited third parties.

## For more information.

If you have questions, please call (855) 926-0837 Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays. Please have the decedent's membership number ready.

Protecting patient information is important to us. We trust that this notification helps to demonstrate our continued commitment to patient security and satisfaction.

Sincerely,

Steve Smith Chief Executive Officer

#### **ADDITIONAL RESOURCES**

Contact information for the three nationwide credit reporting agencies:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 2104, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-888-4213

Free Credit Report. It is recommended that you remain vigilant by reviewing account statements and monitoring your credit report for unauthorized activity, especially activity that may indicate fraud and identity theft. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies.

To order your annual free credit report please visit www.annualcreditreport.com or call toll free at 1-877-322-8228.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to:

Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Fraud Alerts. There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and you have the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

**Security Freeze**. You have the ability to place a security freeze, also known as a credit freeze, on your credit report free of charge.

A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may use an online process, an automated telephone line, or submit a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that, if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past 5 years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, and display your name, current mailing address, and the date of issue.

Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

**For Maryland residents:** You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7226.

For New York residents: The Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov/.

For Connecticut residents: You may contact the Connecticut Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.

For Massachusetts residents: You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html

## Reporting of identity theft and obtaining a police report.

For lowa residents: You are advised to report any suspected identity theft to law enforcement or to the lowa Attorney General.

For Massachusetts residents: You have the right to obtain a police report if you are a victim of identity theft.

For Oregon residents: You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.



<< Date>> (Format: Month Day, Year)

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>
<<address\_1>>
<<address\_2>>
<<city>>, <<state\_province>> <<postal\_code>>
<<country>>

## **Notice of Data Security Incident**

Dear <<First\_Name>> <<Last Name>>,

FMC Services, LLC ("FMC") operates a network of primary care medical clinics under the name of Family Medicine Center Clinics throughout Texas. We are writing to inform you of an incident which occurred on July 26, 2022 that may have exposed some of your personal information. In this letter we provide you with information about the resources you can use to help protect your information going forward.

# What we are doing.

We take the security of all information in our control very seriously. To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit https://enroll.krollmonitoring.com to activate and take advantage of your identity monitoring services.

You have until <<b2b\_text\_6(ActivationDeadline)>> to activate your identity monitoring services.

Membership Number: << Membership Number(\$ N)>>

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

Additional information describing your services is included with this letter.

#### Additional Actions You Can Take

You may also place a security freeze on your credit reports, free of charge. 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. Under federal law, you cannot be charged to place, lift or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www. equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
https://www.equifax.com/personal/credit-report-services/

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
https://www.experian.com/freeze/center.html

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
https://www.transunion.com/credit-freeze

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone or by mail:

- 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, the addresses where you have lived over the prior five years;
- 5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
- 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- 7. Social Security Card, pay stub, or W2

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. Note that, under Massachusetts law, 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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/ password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

You can also place a fraud alert on your credit file by contacting one of the consumer reporting agencies listed above. In addition to the free credit monitoring we are offering, we recommend you review your credit reports and your credit card and other financial accounts for any unauthorized activity. Also, remain alert for suspicious emails and be cautious when opening links or attachments from unsolicited third parties.

#### For more information.

If you have questions, please call (855) 926-0837 Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays. Please have your membership number ready.

Protecting your information is important to us. We trust that the services we are offering to you demonstrate our continued commitment to your security and satisfaction.

Sincerely,

Steve Smith
Chief Executive Officer

### **ADDITIONAL RESOURCES**

Contact information for the three nationwide credit reporting agencies:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 2104, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-888-4213

Free Credit Report. It is recommended that you remain vigilant by reviewing account statements and monitoring your credit report for unauthorized activity, especially activity that may indicate fraud and identity theft. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies.

To order your annual free credit report please visit www.annualcreditreport.com or call toll free at 1-877-322-8228.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to:

Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Fraud Alerts. There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and you have the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

**Security Freeze.** You have the ability to place a security freeze, also known as a credit freeze, on your credit report free of charge.

A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may use an online process, an automated telephone line, or submit a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that, if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past 5 years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, and display your name, current mailing address, and the date of issue.

Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

**For Maryland residents:** You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7226.

For New York residents: The Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov/.

**For Connecticut residents:** You may contact the Connecticut Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.

For Massachusetts residents: You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html

## Reporting of identity theft and obtaining a police report.

For lowa residents: You are advised to report any suspected identity theft to law enforcement or to the lowa Attorney General.

For Massachusetts residents: You have the right to obtain a police report if you are a victim of identity theft.

For Oregon residents: You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.



#### TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

## Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

#### Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

## **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

# NAGE - Unit 6 Salary Rates Effective July 2022 2% Increase

Grade 22	Grade 21	Grade 20	Grade 19	Grade 18	Grade 17	Grade 16	Grade 15	Grade 14	Grade 13	Grade 12	Grade 11	Grade 10	Grade 9	Grade 8	Grade 7	Grade 6	Grade 5	Grade 4	Grade 3	Grade 2	Grade 1	Step
\$3,651.05 \$94,927.30	\$3,500.97 \$91,025.22	\$3,364.88 \$87,486.88	\$3,240.16 \$84,244.16	\$3,106.48 \$80,768.48	\$2,995.68	\$2,871.49 \$74,658.74	\$2,747.25 \$71,428.50	\$2,616.02 \$68,016.52	\$2,499.09 \$64,976.34	\$2,394.93 \$62,268.18	\$2,309.59	\$2,176.12 \$56,579.12	\$2,083.36 \$54,167.36	\$1,973.51 \$51,311.26	\$1,880.91 \$48,903.66	\$1,801.05 \$46,827.30	\$1,735.22 \$45,115.72	\$1,651.65 \$42,942.90	\$1,588.35	\$1,540.09 \$40,042.34	\$1,488.36 \$38,697.36	1
\$3,769.64	\$3,614.97	\$3,474.30	\$3,345.22	\$3,208.28	\$3,093.37	\$2,964.65	\$2,836.12	\$2,699.81	\$2,576.00	\$2,467.43	\$2,377.28	\$2,242.08	\$2,145.41	\$2,032.96	\$1,934.97	\$1,849.97	\$1,777.75	\$1,691.98	\$1,626.93	\$1,575.77	\$1,522.14	2
\$98,010.64	\$93,989.22	\$90,331.80	\$86,975.72	\$83,415.28	\$80,427.62	\$77,080.90	\$73,739.12	\$70,195.06	\$66,976.00	\$64,153.18	\$61,809.28	\$58,294.08	\$55,780.66	\$52,856.96	\$50,309.22	\$48,099.22	\$46,221.50	\$43,991.48	\$42,300.18	\$40,970.02	\$39,575.64	
\$3,892.11 \$101,194.86	\$3,732.73 \$97,050.98	\$3,587.37 \$93,271.62	\$3,453.70 \$89,796.20	\$3,313.31 \$86,146.06	\$3,194.30 \$83,051.80	\$3,060.71 \$79,578.46	\$2,927.98 \$76,127.48	\$2,788.91 \$72,511.66	\$2,656.60 \$69,071.60	\$2,542.24 \$66,098.24	\$2,447.09 \$63,624.34	\$2,310.17 \$60,064.42	\$2,209.45 \$57,445.70	\$2,094.34 \$54,452.84	\$1,991.36 \$51,775.36	\$1,900.43 \$49,411.18	\$1,821.47 \$47,358.22	\$1,733.47 \$45,070.22	\$1,666.55 \$43,330.30	\$1,612.45 \$41,923.70	\$1,556.70	3
\$4,018.56	\$3,854.30	\$3,704.04	\$3,565.64	\$3,421.89	\$3,298.51	\$3,159.97	\$3,022.75	\$2,881.00	\$2,742.46	\$2,619.56	\$2,519.11	\$2,380.57	\$2,275.56	\$2,157.79	\$2,049.60	\$1,953.92	\$1,866.49	\$1,776.10	\$1,707.26	\$1,650.13	\$1,592.35	4
\$104,482.56	\$100,211.80	\$96,305.04	\$92,706.64	\$88,969.14	\$85,761.26	\$82,159.22	\$78,591.50	\$74,906.00	\$71,303.96	\$68,108.56	\$65,496.86	\$61,894.82	\$59,164.56	\$56,102.54	\$53,289.60	\$50,801.92	\$48,528.74	\$46,178.60	\$44,388.76	\$42,903.38	\$41,401.10	
\$4,149.11 \$107,876.86	\$3,979.74 \$103,473.24	\$3,824.55 \$99,438.30	\$3,681.30 \$95,713.80	\$3,534,08 \$91,886.08	\$88,558.34	\$3,262.42 \$84,822.92	\$3,120.50 \$81,133.00	\$2,976.02 \$77,376.52	\$2,832.40 \$73,642.40	\$2,701.80 \$70,245.80	\$2,593.27 \$67,425.02	\$2,453.25 \$63,784.50	\$2,343.83 \$60,939.58	\$2,223.25 \$57,804.50	\$2,109.71 \$54,852.46	\$2,009.11 \$52,236.86	\$1,912.95 \$49,736.70	\$1,819.90 \$47,317.40	\$1,749,18 \$45,478.68	\$1,688.77 \$43,908.02	\$1,628.82	5
\$4,283.87 \$111,380.62	\$4,109.43 \$106,845.18	\$3,948.99	\$3,800.61 \$98,815.86	\$3,649.83 \$94,895.58	\$3,517.26 \$91,448.76	\$3,368.15	\$3,221.50 \$83,759.00	\$3,074.23 \$79,929.98	\$2,925.19 \$76,054.94	\$2,789.15 \$72,517.90	\$2,671.53 \$69,459.78	\$2,528.31 \$65,736.06	\$2,414.20 \$62,769.20	\$2,290.78 \$59,560.28	\$2,171.71 \$56,464.46	\$2,066.02 \$53,716.52	\$1,961.90 \$51,009.40	\$1,864.96 \$48,488.96	\$1,792.15 \$46,595.90	\$1,728.48 \$44,940.48	\$1,666.25 \$43,322.50	6
\$4,423.06	\$4,243.23	\$4,077.47	\$3,923.88	\$3,769.41	\$3,631.92	\$3,477.30	\$3,325.74	\$3,175.74	\$3,021.15	\$2,879.22	\$2,754.60	\$2,605.76	\$2,486.89	\$2,350.65	\$2,235.65	\$2,124.65	\$2,012.19	\$1,911.52	\$1,836.36	\$1,769.23	\$1,704.63	7
\$114,999.56	\$110,323.98	\$106,014.22	\$102,020.88	\$98,004.66	\$94,429.92	\$90,409.80	\$86,469.24	\$82,569.24	\$78,549.90	\$74,859.72	\$71,619.60	\$67,749.76	\$64,659.14	\$61,376.90	\$58,126.90	\$55,240.90	\$52,316.94	\$49,699.52	\$47,745.36	\$45,999.98	\$44,320.38	
\$4,566.75	\$4,381.41	\$4,210.09	\$4,050.96	\$3,892.95	\$3,750.42	\$3,590.08	\$3,433.31	\$3,280.55	\$3,120.18	\$2,972.30	\$2,841.01	\$2,687.81	\$2,561.87	\$2,432.69	\$2,301.61	\$2,185.11	\$2,063.88	\$1,960.54	\$1,881,89	\$1,811.12	\$1,744.15	88
\$118,735.50	\$113,916.66	\$109,462.34	\$105,324.96	\$101,216.70	\$97,510.92	\$93,342.08	\$89,266.06	\$85,294.30	\$81,124.58	\$77,279.80	\$73,866.26	\$69,883.06	\$66,608.62	\$63,249.94	\$59,841.86	\$56,812.86	\$53,660.88	\$50,974.04	\$48,929.14	\$47,089.12	\$45,347.90	
\$4,715.12	\$4,524.11	\$4,347.06	\$4,182.36	\$4,020.46	\$3,872.77	\$3,706.44	\$3,544.45	\$3,388.73	\$3,222.42	\$3,068.33	\$2,930.13	\$2,775.27	\$2,639.98	\$2,507.21	\$2,369.67	\$2,247.39	\$2,116.92	\$2,010.87	\$1,929.40	\$1,853.99	\$1,784.58	9
\$122,593.12	\$117,626.86	\$113,023.56	\$108,741.36	\$104,531.96	\$100,692.02	\$96,367.44	\$92,155.70	\$88,106.98	\$83,782.92	\$79,776.58	\$76,183.38	\$72,157.02	\$68,639.48	\$65,187.46	\$61,611.42	\$58,432.14	\$55,039.92	\$52,282.62	\$50,164.40	\$48,203.74	\$46,399.08	
\$4,868.27 \$126,575.02	\$4,671.49 \$121,458.74	\$4,488.44 \$116,699.44	\$4,317.99 \$112,267.74	\$4,152.22 \$107,957.72	\$3,999.12 \$103,977.12	\$3,826.57 \$99,490.82	\$3,659.06	\$3,500.52 \$91,013.52	\$3,328.05 \$86,529.30	\$3,167.51 \$82,355.26	\$3,022.06 \$78,573.56	\$2,865.71 \$74,508.46	\$2,723.07 \$70,799.82	\$2,584.05 \$67,185.30	\$2,439.89 \$63,437.14	\$2,311.62 \$60,102.12	\$2,171.58 \$56,461.08	\$2,062.76 \$53,631.76	\$1,978.81 \$51,449.06	\$1,898.16 \$49,352.16	\$1,826.20 \$47,481.20	10
\$4,965.63	\$4,764.89	\$4,578.23	\$4,404.34	\$4,235.27	\$4,079.08	\$3,903.15	\$3,732.25	\$3,570.60	\$3,394.66	\$3,230.84	\$3,082.51	\$2,923.13	\$2,777.63	\$2,633.16	\$2,485.62	\$2,354.79	\$2,211.92	\$2,100.96	\$2,015,40	\$1,932.92	\$1,858.56	11
\$129,106.38	\$123,887.14	\$119,033.98	\$114,512.84	\$110,117.02	\$106,056.08	\$101,481.90	\$97,038.50	\$92,835.60	\$88,261.16	\$84,001.84	\$80,145.26	\$76,001.38	\$72,218.38	\$68,462.16	\$64,626.12	\$61,224.54	\$57,509.92	\$54,624.96	\$52,400.40	\$50,255.92	\$48,322.56	
\$5,064.95	\$4,860.21	\$4,669.79	\$4,492.45	\$4,319.91	\$4,160.69	\$3,981.20	\$3,807.01	\$3,641.99	\$3,462.49	\$3,295.44	\$3,144.16	\$2,981.54	\$2,833.10	\$2,684.29	\$2,532.31	\$2,398.89	\$2,253.09	\$2,139.90	\$2,052.61	\$1,968.56	\$1,891.66	12
\$131,688.70	\$126,365.46	\$121,414.54	\$116,803.70	\$112,317.66	\$108,177.94	\$103,511.20	\$98,982.26	\$94,691.74	\$90,024.74	\$85,681.44	\$81,748.16	\$77,520.04	\$73,660.60	\$69,791.54	\$65,840.06	\$62,371.14	\$58,580.34	\$55,637.40	\$53,367.86	\$51,182.56	\$49,183.16	
\$5,166.25	\$4,957.42	\$4,763.20	\$4,582.29	\$4,406.34	\$4,243.92	\$4,060.82	\$3,883.14	\$3,714.82	\$3,531.77	\$3,361.36	\$3,207.01	\$3,041.15	\$2,889.73	\$2,737.62	\$2,579.89	\$2,443.83	\$2,295.06	\$2,179.65	\$2,090.60	\$2,004.84	\$1,926.12	13
\$134,322.50	\$128,892.92	\$123,843.20	\$119,139.54	\$114,564.84	\$110,341.92	\$105,581.32	-\$100,961.64	\$96,585.32	\$3,531.77	\$87,395.36	\$83,382.26	\$79,069.90	\$75,132.98	\$71,178.12	\$67,077.14	\$63,539.58	\$59,671.56	\$56,670.90	\$54,355.60	\$52,125.84	\$50,079.12	
\$5,269.59	\$5,056.57	\$4,858.47	\$4,673.94	\$4,494.47	\$4,328.79	\$4,142.03	\$3,960.81	\$3,789.12	\$3,602.41	\$3,428.58	\$3,271.15	\$3,101.98	\$2,947.55	\$2,792.37	\$2,628.82	\$2,489.68	\$2,337.91	\$2,220.18	\$2,129.34	\$2,041.89	\$1,961.60	14
\$137,009.34	\$131,470.82	\$1.26,320.22	\$121,522.44	\$116,855.22	\$112,548.54	\$107,692.78	\$102,981,06	\$98,517.12	\$93,662.66	\$89,143.08	\$85,049.90	\$80,651.48	\$76,636.30	\$72,601.62	\$68,349.32	\$64,731.68	\$60,785.56	\$57,724.68	\$55,362.84	\$53,089.14	\$51,001.60	
	Counsel III		Bank Examiner IV	Administrative Officer V	Counsel II	Bank Examiner III, Administrative Officer IV	Personnel Analyst III	Counsel I, PC III	CO-III, Bank Ex III, Pers Officer II	ins. Ex III, PC II, Bank Examiner II	Pers Officer i	ins. Ex il, CO-II, PC I, Bank Examiner i	Admin II (OSS II - BU 1, Gr 17A)	CO-I	Ins. Ex I, Admin I (OSS I - BU 1, Gr 15A)							Titles include