



P.O Box 989728
West Sacramento, CA 95798-9728

To enroll, please call:
(833) 875-0579
Or visit:
<https://response.idx.us/book>
Enrollment code: <<Enrollment Code>>

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zipcode>>

<<Variable Heading>>

Dear <<First Name>>:

A vendor that provides mailing services for our mortgage accounts — Newcourse Communications, Inc. —experienced a security incident that involved your private information. Keep reading to learn more and what you should do next.

WHAT HAPPENED?

When Newcourse discovered that an unauthorized individual may have obtained access to a limited amount of personal information between April 27 and May 3, 2022, they immediately began an investigation working with data privacy professionals who regularly investigate and analyze these types of situations to analyze the extent of any data compromise.

WHAT INFORMATION WAS INVOLVED?

Based on their investigation and document review, Newcourse recently discovered on September 8, 2022, that your full name, address, and the following were removed by the unauthorized individual in connection with this incident:
<<PII>>.

WHAT IS NEWCOURSE DOING?

To date, Newcourse is not aware of any reports of identity fraud or other fraudulent use of your information as a direct result of this incident. We wanted to explain the services that are being made available and next steps you may want to take out of an abundance of caution to help safeguard you against identity fraud.

Newcourse is offering **identity theft protection services** through IDX, a data security incident and recovery services expert. IDX identity protection services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. If your identity is compromised, IDX will help you resolve issues.

WHAT CAN YOU DO?

We encourage you to contact IDX with any questions and to enroll in the free identity protection services provided by IDX by calling (833) 875-0579 or going to <https://response.idx.us/book> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 8 am - 8 pm Central Time to answer any questions you might have. The deadline to enroll is January 7, 2023.

To protect your information, you may also want to place a **fraud alert** and/or **security freeze** on your credit files, and/or **obtain a free credit report**. More information on these options is provided below. Remain vigilant and regularly review your financial account statements and credit reports for fraudulent or irregular activity.

Newcourse deeply regrets that this incident occurred, as do we. Along with our vendors like Newcourse, we are committed to maintaining the privacy of our clients' personal information and have taken many precautions to safeguard it. We continually evaluate and update our practices and internal controls to safeguard the security and privacy of your personal information.

FOR MORE INFORMATION

If you have any further questions regarding this incident, please call the dedicated and confidential toll-free response line that Newcourse has set up to respond to questions at (833) 875-0579. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday, 8 am - 8 pm Central Time. **If you have any question about your mortgage account, please call us at (866) 910-5224.**

Sincerely,

BOKF, NA

dba Bank of Oklahoma, Bank of Texas, Bank of Albuquerque, and BOK Financial®

– OTHER IMPORTANT INFORMATION –

1. Enrolling in complimentary 24-month credit monitoring.

Go to <https://response.idx.us/book> and follow the instructions using the Enrollment Code provided at the top of the letter. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

2. Placing a fraud alert on your credit file.

Whether or not you use the complimentary 24-month credit monitoring services, we recommend that you place a “fraud alert” on your credit files. A fraud alert can be activated at no charge to you telling creditors to contact you before they open any new accounts. To place a fraud alert, call **one** of the three major credit bureaus listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069
Atlanta, GA 30348-5069
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud/center.html>
(888) 397-3742

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

3. Consider placing a security freeze on your credit file.

If you are concerned about becoming a victim of fraud or identity theft, you can request that a “security freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You can place a security freeze on your credit report by contacting **all three** nationwide credit reporting companies and following the stated directions or by sending a request in writing, by mail, to **all three** credit reporting companies:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348-5788
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(888)-298-0045

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
(888) 397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
<https://www.transunion.com/credit-freeze>
(888) 909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place; you will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account to attempt to open an account in your name, or to commit fraud or other crimes against you, you can file a police report in the city in which you currently reside. If you do place a security freeze **before** enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you can refreeze your credit file.

4. Obtaining a free credit report.

Under federal law, you are entitled to one free credit report every 12 months from **each** of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. 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. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional helpful resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Reviewing your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You can also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you can get information from the FTC about fraud alerts and security freezes.

If this notice letter states that your bank account information was impacted, we recommend that you contact your financial institution to ask about steps to protect your account, including whether you should close your account or obtain a new account number.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report 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.