

Information on Security Freezes

In addition to a fraud alert, you may place a security freeze on your credit file. A security freeze **will block** a credit bureau from releasing information from your credit report ***without your prior written authorization***. Please be aware that it may delay, interfere with, or prevent the timely approval of any requests you make for new loans, mortgages, employment, housing or other services. There is no cost to place, lift, or remove a security freeze.

To place a security freeze on your credit report, you may send a written request to **each** of the major consumer reporting agencies by regular, certified, or overnight mail. You can also place security freezes online by visiting **each** consumer reporting agency online. Please provide the information requested, which varies by consumer reporting agency, but typically includes: full name, address, Social Security number, date of birth, proof of identity and proof of address.

	Experian	Equifax	TransUnion
Address	Experian Security Freeze P.O. Box 9554 Allen, TX 75013	Equifax Security Freeze P.O. Box 105788 Atlanta, Georgia 30348	TransUnion LLC P.O. Box 2000 Chester, PA 19016
Online Security Freeze Form	www.experian.com/freeze/center.html	www.equifax.com/personal/credit-report-services	www.transunion.com/test/new-freeze

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or the Massachusetts Attorney General. The Federal Trade Commission can be reached at 600 Pennsylvania Avenue, NW, Washington, DC 20580; www.identitytheft.gov; 1-877-IDTHEFT (438-4338); and TTY: 866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should also be reported to law enforcement and the Massachusetts Attorney General. The Massachusetts Attorney General can be reached at One Ashburton Place, 18th Floor, Boston, MA 02108; (617) 727-8400.

If You Have Questions

If you have questions about the data breach, please call 855-904-2303 (Monday - Friday 9am-5pm EST). We sincerely regret that this incident occurred.

Sincerely,





Sample A. Sample
Enter your Activation Code: ABCDEFGHI
Enrollment Deadline: January 31, 2023

Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of ABCDEFGHI then click "Submit"

1. Register:

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. Create Account:

Enter your email address, create a password, and accept the terms of use.

3. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

²Credit monitoring from Experian and TransUnion will take several days to begin.

³WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

⁵Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com

⁶The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

