



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

To Enroll, Please Call:
(833) 896-5123
Or Visit:
<https://response.idx.us/aaa>
Enrollment Code: <<Enrollment Code>>

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

November 16, 2022

Dear <<First Name>> <<Last Name>>:

AAA Collections, Inc. ("AAA"), an accounts receivable management company, is writing to notify you of an incident that may affect some of your personal information. This letter provides information regarding our response to the incident, as well as steps you may take to protect your personal information, should you feel it is appropriate to do so. Pursuant to Massachusetts law, this letter does not provide further detail about the nature of this event, but you may obtain additional information by calling the assistance line below.

The confidentiality, privacy, and security of information within our care are among AAA's highest priorities. Upon learning of the event, we promptly took steps to secure our systems and investigate its scope. While our investigation of and response to the event are ongoing, we have taken additional steps to further enhance the security of our systems. In an abundance of caution, we are also notifying potentially affected individuals, including you, and providing information on steps you may take to protect your information, should you feel it is appropriate to do so. We are also offering you access to 24 months of credit monitoring and identity protection services at no cost to you. Details of this offer and instructions on how to activate these services are enclosed with this letter.

- 1. Website and Enrollment.** Go to <https://response.idx.us/aaa> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.
- 2. 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.
- 3. Telephone.** Contact IDX at (833) 896-5123 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

IDX identity protection services include: 24 months of Single-Bureau credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. If you have questions, please call our dedicated assistance line at (833) 896-5123 or go to <https://response.idx.us/aaa> and use the Enrollment Code provided above. Please note the deadline to enroll is February 16, 2023.

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of

identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. You should be aware, however, that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you may need to provide the following information, depending on whether you make the request online, by phone, or by mail:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

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

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or the Massachusetts Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement and the Massachusetts Attorney General.

If you have question, please call our dedicated assistance line at (833) 896-5123 or go to <https://response.idx.us/aaa>. This line is available Monday through Friday from 8 am - 8 pm Central Time (excluding U.S. holidays). You may also write to 3500 S. 1st Avenue, Suite 100, Sioux Falls, SD 57105.

Sincerely,

AAA Collections, Inc.