



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

November 16, 2022

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SAMPLE A SAMPLE - L04 MA
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789



Dear Sample A. Sample:

We take the issue of privacy seriously and, as part of that commitment, we are sending you this letter to notify you that we recently learned that an unauthorized acquisition of your personal information may have occurred on or about June 3, 2022. Please read this letter carefully.

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

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 to 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>

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 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

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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
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.

The credit reporting agencies have one to three 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 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 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 hour (for requests made online) and three business days (for requests made by mail) after receiving your request to remove the security freeze.

As an additional safeguard to help protect your identity, we also are offering you complimentary access to Experian IdentityWorksSM for a period of 24 months.

If you believe there was fraudulent use of your information because of this incident and would like to discuss how you may be able to resolve those issues, please contact an Experian agent. 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 contact credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action by you at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through your complimentary 24-month Experian IdentityWorks membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by February 28, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/credit
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose because of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (855) 797-1889 by February 28, 2023. Be prepared to provide engagement number B080122 as proof of eligibility for the Identity Restoration services by Experian.

For additional information on steps you may take to help protect your information from potential misuse, you may contact the Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <https://www.consumer.ftc.gov>, 1-877-IDTHEFT (438-4338) or the Massachusetts Office of Consumer Affairs & Business Regulation at www.mass.gov/ocabr or (888) 283-3757.

We are very sorry for any concern or inconvenience caused by this incident. If you have any other questions or concerns that you would like to discuss, please contact us through our dedicated incident response hotline at (855) 797-1889. Be prepared to provide your engagement number: B080122.

Sincerely,

A handwritten signature in black ink, appearing to be 'H. Blackman', enclosed within a large, loopy oval shape.

Hal Blackman, CEO





ADDITIONAL DETAILS REGARDING YOUR EXPERIAN[®] IDENTITYWORKSSM MEMBERSHIP

Please refer to the enclosed letter for your personal activation code, instructions on how to enroll, and the deadline for enrollment. A credit card is not required for enrollment in Experian IdentityWorks.

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.¹
- **Credit Monitoring:** Actively monitors Experian files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please contact an Experian agent. 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 contact credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² 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 coverage. Coverage may not be available in all jurisdictions.