



USAA
9800 Fredericksburg Road
San Antonio, Texas 78288

NOTICE OF DATA INCIDENT



October 28, 2022

Dear [REDACTED],

USAA takes the protection of our members' personal information very seriously, so we're writing to tell you about an incident that involved your information.

Specifically, your USAA accounts were accessed and used by an unauthorized party. The incident was reported to us on October 24, 2022. We are examining measures we can take to help prevent similar incidents in the future.

Personal Information Viewed

Personal information involved in this incident included your name, address, date of birth, Social Security number, online credentials, and account number.

Complimentary Experian IdentityWorksSM Membership

As a precaution and to help protect your identity, we are offering a complimentary two-year membership of Experian's **IdentityWorksSM**. This product provides you with superior identity detection and resolution of identity theft. Please see the additional information we've attached on how to sign up.

Protecting Your Information

We recommend you closely review the attached steps to take to protect your personal information.

Please Accept Our Apology

We deeply regret that this incident occurred and take the privacy and security of your personal information very seriously.

How to Contact Us

If you suspect you have been the victim of identity theft or you have further questions, please call us at the number below.



Phone: 877-762-7256

As always, it's our honor to serve you.

Sincerely,



Judith M. Titera
Chief Privacy Officer
USAA

532318

Attached: Steps to Take to Protect Your Personal Information
Activate IdentityWorks



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STEPS TO TAKE TO PROTECT YOUR PERSONAL INFORMATION

Always remain vigilant, including over the next 12-24 months, for signs of fraud or identity theft, and consider taking one or more of the below steps to protect your personal information. You can also obtain information from the below sources about fraud alerts and security freezes.

- Carefully examine all account transactions, statements and free credit reports to verify transactions. If anything looks suspicious or unusual, or if you believe you are the victim of identity theft, promptly report it to USAA and your other financial institutions. In addition, you may contact the Federal Trade Commission (FTC) or law enforcement to report incidents of identity theft, file a police report or to learn about steps you can take to protect yourself from identity theft.
- The FTC offers consumer assistance relating to identity theft, fraud alerts and security freezes. You may wish to visit the FTC web site at www.ftc.gov/idtheft, call the FTC's toll-free number at 1-877-438-4338, or contact them by mail at 600 Pennsylvania Ave., NW, Washington, DC 20580, to obtain further guidance or report suspected identity theft.
- You may also periodically obtain credit reports from each nationwide credit reporting agency: Equifax, Experian or TransUnion. Under federal law, you are entitled to one free copy of your credit report every 12 months from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. You may request a free copy of your credit report by going to www.annualcreditreport.com, or by contacting one of the three nationwide consumer reporting agencies at:

Equifax
P.O. Box 105069
Atlanta, GA 30348-5069
(800) 525-6285
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
(800) 680-7289
www.transunion.com

- You may also request that a fraud alert be placed on your credit file. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. To place a fraud alert, contact the fraud department of one of the three nationwide credit reporting agencies listed above (Equifax, Experian or TransUnion). When you request a fraud alert from one agency, it will notify the other two for you. You can place an initial fraud alert for 90 days and cancel fraud alerts at any time. During this process, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number.
- In addition, you can contact the three nationwide credit reporting agencies regarding if and how you may place a security freeze on your credit report to prohibit a credit reporting agency from releasing information from your credit report without your prior written authorization. A security freeze will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each nationwide credit reporting agency listed above (Equifax, Experian or TransUnion) by sending a written request by regular, certified or overnight mail.

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.); complete address; social security number; and date of birth
2. If you have moved in the past five (5) years, you may also need to provide the addresses where you have lived over the prior five years

3. You may also need to provide two forms of identification (such as utility bill, pay stub with address or telephone bill) to verify your address
4. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
5. 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: Under Massachusetts law, if you are the victim of identity theft, you have the right to obtain a police report regarding the incident, and the consumer reporting agencies cannot charge you to place, temporarily lift, or remove security freezes if you provide them with a copy of the police report. Otherwise, consumer reporting agencies may charge you up to \$5 to place, temporarily lift or remove a security freeze.

6. If you are not a victim of identity theft, fees for security freezes may apply. Include payment by check, money order, or credit card. Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit agencies 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit agencies by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. You may also need to provide two forms of identification (such as utility bill, pay stub with address or telephone bill) to verify your address. The credit agencies have three (3) business days after receiving your request to remove the security freeze.



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ACTIVATE EXPERIAN IDENTITYWORKSSM NOW IN THREE EASY STEPS

1. Ensure that you **enroll by**: 12/31/2022 (Your code will not work after this date.)
2. **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
3. Provide your **activation code**: (A credit card is not required for enrollment.): [REDACTED]

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorksSM online, please contact Experian's customer care team at 877-890-9332 by 12/31/2022. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

Additional Details Regarding Your 2 Year Experian IdentityworksSM Membership:

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.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion 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 ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

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

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

