

Kaye-Smith  
 Return Mail Processing Center  
 P.O. Box 6336  
 Portland, OR 97228-6336

<<Mail ID>>  
 <<Name 1>>  
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 <<City>><<State>><<Zip>>  
 <<Country>>

<<Date>>

Dear <<Name 1>>,

Kaye-Smith is providing notice of a recent incident affecting certain personal information it processes. We process your personal information as a mailing service provider for MultiCare. The confidentiality, privacy, and security of personal information in Kaye-Smith's systems is very important to Kaye-Smith, and Kaye-Smith takes this incident seriously. This letter is to notify you of this incident, offer you complimentary credit monitoring and identity monitoring services, and inform you about steps that can be taken to help safeguard your personal information:

- Under Massachusetts law, you have the right to obtain any police report filed 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.
- Remain vigilant, especially over the next 12 months, and review your bank accounts, credit card bills and free credit reports for unauthorized activity. Promptly report any suspected identity theft to your local law enforcement agency, the U.S. Federal Trade Commission, your State Attorney General, your financial institution, and to the Fraud Alert phone line of a consumer reporting agency. You can obtain information about fraud alerts and security freezes by contacting the three national reporting agencies below:
  - **Equifax**, P.O. Box 740256, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-525-6285;
  - **Experian**, P.O. Box 4500, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742; and
  - **TransUnion**, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-680-7289.
- Periodically obtain credit reports from each nationwide credit reporting agency and have information relating to fraudulent transactions deleted.
- Place a fraud alert on your credit file by contacting any of the three credit reporting agencies listed above. A fraud alert temporarily, for a period of 90 days, requires potential creditors to take additional steps to verify your identity before issuing credit in your name.
- You may place a security freeze on your consumer credit report. Under federal law, you cannot be charged to place, lift, or remove a security freeze. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. However, a security freeze may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. You must place your request for a freeze with each of the three major consumer reporting agencies. To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at 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>

In order 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 (5) 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;
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 (1) to three (3) 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 (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. 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 in order 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.

- Request and carefully review your free annual consumer credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228.

You can also contact the Federal Trade Commission to obtain information about preventing identity theft and, specifically, setting up fraud alerts and security freezes. The contact information for the Federal Trade Commission is as follows: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, [www.ftc.gov](http://www.ftc.gov), 1-877-382-4357.

## **OTHER IMPORTANT INFORMATION**

Kaye-Smith is providing two years of Equifax Credit Watch Gold as a result of this incident.

**Your Activation Code:** <<ACTIVATION CODE>>

**Your Enrollment Deadline:** <<Enrollment Deadline>>

## **Key Features**

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report

- WebScan notifications<sup>1</sup> 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 alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- 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 theft<sup>4</sup>

### **Enrollment Instructions**

Go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code of <<**ACTIVATION CODE**>> then click “Submit” and follow these 4 steps:

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.

### **FOR MORE INFORMATION**

If you have questions, please contact our call center at 877-560-8603, 6am to 6pm Pacific Time, Monday through Friday. Our mailing address is 4101 Oakesdale Ave SW, Renton, WA 98057.

Thank you.

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<sup>1</sup> WebScan 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.

<sup>2</sup> The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>3</sup> Locking 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](http://www.optoutprescreen.com).

<sup>4</sup> The 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.