28764



<<Date>>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>> <<address_1>> <<address_2>> <<city>>, <<state_province>> <<postal_code>> <<country>>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

W.W. Wallwork, Inc. of 900 35th St. N. Fargo, ND and its affiliates Wallwork Truck Center, Wallwork Financial Corporation, Valley Imports, and Advanced Auto Body (collectively "Wallwork") are sending this letter to let you know we experienced a data incident ("Incident") that impacted personal information we collect in the course of our business.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this Incident; however, while we filed a notice of the Incident with the Federal Bureau of Investigation, we did not file a report with local law enforcement.

If you are the victim of identity theft, you 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. We have included additional information at the end of this letter describing how to place a security freeze.

We take our responsibility to safeguard your personal information seriously. As a result, we would like to offer you complimentary 24-month membership in Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by <<b2b_text_6 (activation date)>>.** Enrollment must occur by no later than 5:59pm CT. (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/3bcredit
- Provide your activation code: << Activation Code s_n>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.288.8057 by <
b2b_text_6 (activation date)>>. Be prepared to provide engagement number <
b2b_text_1 (engagement #)>> as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your 24-MONTH EXPERIAN IDENTITYWORKS Membership:

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.*
- **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 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 Insurance**: Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877.288.8057. 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 (including, as appropriate, helping you with contacting 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 this Identity Restoration support 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 <u>www.ExperianIDWorks.</u> <u>com/restoration</u>. You will also find self-help tips and information about identity protection at this site.

What You Can Do

As with any data incident, we encourage you to remain vigilant. In addition to enrolling in Experian IdentityWorks, consider taking precautionary measures such as

- Reviewing your personal account statements;
- Monitoring free credit reports;
- Reporting suspicious activity on your accounts to the company or financial institution; and
- Immediately reporting any fraudulent activity or suspected identity theft to your local law enforcement, state attorney general, and/or the Federal Trade Commission.

You will find additional details for implementing these measures at the end of this letter.

For More Information

We apologize for any concern this Incident may cause you. Please call us at (855) 532-2132 Monday through Friday from 8:00 a.m. to 5:30 p.m. Central (excluding major U.S. holidays) if you have any questions.

Sincerely,

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Curry Quenette Vice President W.W. Wallwork, Inc.

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

** 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.

Additional Actions to Help Reduce Chances of Identity Theft

We recommend that you consider taking one or more of the following steps to avoid identity theft, obtain additional information, and protect your personal information:

1. Place a 90-day fraud alert on your credit file

An initial 90-day security alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the credit cannot verify that you have authorized this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Experian: 1-888-397-3742; www.experian.com

TransUnion: 1-800-680-7289; www.transunion.com

Equifax: 1-800-525-6285; www.equifax.com

2. Place a security freeze on your credit

If you are concerned about becoming a victim of security fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report, which will prevent them from extending credit. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also accessed through each of the credit reporting companies and there is no charge.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified or overnight mail at the addresses below or, if available, comply with the consumer reporting agencies' online security freeze request procedures:

Equifax Security Freeze	Experian Security Freeze	Trans Union Security Freeze
1-888-298-0045	1-888-397-3742	1-888-909-8872
www.equifax.com	<u>www.experian.com</u>	<u>www.transunion.com</u>
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094

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

- 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, provide the addresses where you have lived over the prior 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, military identification, etc.); and
- 7. 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 three (3) business days after receiving your request to place a security freeze on your credit report. 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.

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 or, if available, comply with the consumer reporting agencies' online procedures for lifting a security freeze, 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 bureaus by mail or, if available, comply with the consumer reporting agencies' online procedures for removing a security freeze, 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. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

3. Order your free annual credit reports

You can visit <u>www.annualcreditreport.com</u> or call 877-322-8228 to obtain a copy of your credit reports. Once you receive your credit reports, review them for discrepancies, identify any accounts you did not open, or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice any incorrect information, contact the credit reporting company.

Equifax	Experian	TransUnion
P.O. Box 740256	P.O. Box 2390	P.O. Box 1000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
(866) 510-4211	(866) 751-1323	(800) 888-4213
psol@equifax.com	databreachinfo@experian.com	https://tudatabreach.tnwreports.com/
www.equifax.com	www.experian.com/	www.transunion.com

4. Use Tools from Credit Providers

Carefully review your credit reports and bank, credit card, and other account statements. Be proactive and create alerts on your credit cards and bank accounts for notice of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

5. Report suspected identity fraud

You can report suspected incidents of identity theft to local law enforcement, your state Attorney General, or the Federal Trade Commission.

6. Promptly change your username or password and security question or answer, or to take other steps appropriate to protect any online accounts using the same login information.

7. To obtain additional information from the Federal trade Commission (FTC) about identity theft and ways to protect yourself.

www.ftc.gov/idtheft Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 877-436-4338, TTY 866-653-4261

8. To obtain additional information about identity theft and ways to protect yourself, visit the Massachsuetts Attorney General at <u>https://www.mass.gov/protecting-yourself-if-your-identity-is-stolen</u>.