



UNIVERSAL MUSIC GROUP

January 6, 2023

[REDACTED]

Dear [REDACTED]:

We are sending you this notice because of a network security incident involving Universal Music Group (“UMG”) that affected some of your personal information. While we have found no evidence that your information has been misused, we are informing you of the incident to allow you to take steps to maintain the security of your identity.

### **WHAT HAPPENED?**

It appears that on August 26, 2022, an unauthorized person gained access to a UMG employee’s user account and, through that user account, to certain documents that contained some of your personal information. Our investigation found no evidence that the unauthorized person has misused that information.

### **WHAT INFORMATION WAS INVOLVED?**

The documents accessed by the unauthorized person contained your personal information, and in particular, your name and bank account information for the account ending in [REDACTED].

### **WHAT WE ARE DOING**

UMG takes the security of your personal information very seriously. We first learned of unusual activity on August 26, 2022, and took immediate action to contain the incident and mitigate any associated risks. We immediately launched an investigation and enlisted the assistance of a leading cybersecurity forensics firm. We also notified federal law enforcement and are continuing to cooperate with their investigation.

To be clear, while we do not believe the unauthorized person misused your information, as an added precaution, we are providing you with Experian’s IdentityWorks<sup>SM</sup> identity monitoring services for 24 months at no cost to you. Experian is a global leader in risk mitigation and response, and its team has extensive experience helping people whose confidential might have been exposed.



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**Experian's IdentityWorks identity monitoring services include:**

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.<sup>1</sup>
- 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.
- Up to \$1 Million Identity Theft Insurance:<sup>2</sup> Provides coverage for certain costs and unauthorized electronic fund transfers.

**To activate your membership and start monitoring your personal information, please follow the steps below:**

- Ensure that you enroll by April 30, 2023 at 5:59 p.m. Central Time. Your code will not work after this date.
- Visit the Experian IdentityWorks website to enroll:  
<https://www.experianidworks.com/3bcredit>.
- Provide your activation code: [REDACTED]

If you have questions about Experian's services, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by 5:59 p.m. Central Time on November 30, 2022. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

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 above features once you enroll in Experian IdentityWorks. To receive credit services by mail instead of online, please call 877-890-9332.

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 877-890-9332. 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

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<sup>1</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>2</sup> 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.



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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 [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

### **WHAT YOU CAN DO**

We encourage you to enroll in the identity monitoring services we are offering and to review the “Steps You Can Take to Protect Your Personal Information” sheet enclosed with this letter. You should also remain vigilant by regularly reviewing your account statements and credit reports.

### **FOR MORE INFORMATION**

UMG deeply regrets any inconvenience this causes you. Should you have questions not answered in this notice or on the attached information sheet, please call 833-468-0640, Monday through Friday from 8:00 a.m. to 10:00 p.m. Central Time and Saturday to Sunday from 10:00 a.m. to 7:00 p.m. Central Time.

Very truly yours,

**Universal Music Group**

Enclosures



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### **Steps You Can Take to Protect Your Personal Information**

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

**Copy of Credit Report:** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free (1-877-322-8228), or completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies, including:

**Equifax**

P.O. Box 105851  
Atlanta, GA 30348  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**

P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**

P.O. Box 1000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

**Security Freeze:** You have the right to put a security freeze on your credit file for up to one year at no cost. This 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 credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law



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enforcement, including to the FTC or to the Attorney General in your state. You can contact the FTC at:

**Federal Trade Commission**

600 Pennsylvania Ave, NW

Washington, DC 20580

consumer.ftc.gov

www.ftc.gov/idtheft

1-877-438-4338

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.