



29221

March XX, 2023

Insert Name
Insert Street Address
Insert City, State ZIP

Re: Notice of Unauthorized Transaction - Card Ending in XXXX
IDX Enrollment Code: Insert IDX Code

Dear Insert Name:

We write to inform you about an incident involving unauthorized attempt to use of your payment card information. The types of personal information impacted include your full name, telephone number, email address, billing address, and payment card information, including payment card information for the card ending in the last four digits (as identified in the subject line of this note), expiration date, and security code.

This letter provides you with information about steps you can take to protect against possible misuse of your personal information. We encourage you to review your recent payment card statements for this account, and contact your payment card issuer if you identify any unauthorized charges, and request that a new card be issued to you. Please note that Massachusetts law restricts the content we can include in this notification.

What are we doing and what can you do?

Although we do not believe that a risk of identity theft exists, as an added precaution, we are providing you with 24 months of identity monitoring at no cost to you through IDX. IDX identity protection services include CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

We encourage you to contact IDX with any questions to enroll in the free identity protection services by going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is **February 1, 2024**.

For More Information

We take the privacy and security of your information very seriously, and sincerely regret any concern or inconvenience this may cause you. Please know that the protection and security of your personal information is our priority. Please call 1-800-855-2291 or 1-214-253-6906, Monday through Friday 9 am to 5 pm Central Time with any questions or concerns.

Sincerely,

Insert Signature here

U.S. State Notification Legal Requirements

For residents of all states:

Federal Trade Commission: You may visit the Federal Trade Commission's website at www.consumer.ftc.gov/features/feature-0014-identity-theft or call (877) 382-4357 or write to 600 Pennsylvania Avenue, NW, Washington, DC 20580 for further information about how to protect yourself from identity theft, including information about fraud alerts and security freezes. Your state Attorney General may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your State Attorney General, and the Federal Trade Commission.

Fraud Alerts: You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before opening any new accounts or changing your existing accounts. For that reason, placing a fraud alert can protect you, but may also delay a decision when you seek to obtain credit. We list the contact information for all three national credit bureaus below.

Monitoring: You should always remain vigilant and monitor your accounts statements for suspicious or unusual activity. U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit report, visit www.annualcreditreport.com or call toll-free (877) 322-8228.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to send a request to each consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a security freeze for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to \$12.00 to place a freeze or lift or remove a freeze, but these processes are free if you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency. You may obtain a security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze

Phone: 888-766-0008

P.O. Box 105788

Atlanta, GA 30348

www.equifax.com

Equifax Fraud Alert, P.O. Box

105069 Atlanta, GA 30348-

5069

Experian Security Freeze

Phone: 888-397-3742

P.O. Box 9554

Allen, TX 75013

www.experian.com/freeze

Experian Fraud Alert, P.O.

Box 9554, Allen, TX 75013

TransUnion (FVAD)

Phone: 888-909-8872

Credit Freeze, P.O. Box 160,

Woodlyn, PA 19094

www.transunion.com

TransUnion Fraud Alert, P.O.

Box 2000, Chester, PA 19022

For residents of Massachusetts: Under Massachusetts law, you have the right to obtain any police report filed in connection with this incident. If you are the victim of identity theft, you also have the right to file a police report with your local police department, obtain a copy of it, and give a copy to your creditors and the credit bureaus.

Massachusetts Office of the Attorney General
Consumer Division
One Ashburton Place
Boston, MA 02108
(617) 727-8400
www.mass.gov/ago

Massachusetts Office of Consumer Affairs
and Business Regulation
Ten Park Plaza
Boston, MA 02116
(617) 973-8700
www.mass.gov/consumer