



Return Mail Processing  
PO Box 589  
Claysburg, PA 16625-0589

June 7, 2023

J5253-L06-0000006 T00001 P001 \*\*\*\*\*SCH 5-DIGIT 12345  
SAMPLE A SAMPLE - L06 MARSHALLMELHORN MA CM  
APT ABC  
123 ANY STREET  
ANYTOWN, ST 12345-6789



Dear Sample A. Sample,

Marshall & Melhorn, LLC (Marshall Melhorn) is a law firm based in Toledo, Ohio, and is writing to make you aware of an incident that may affect the security of some information related to you. We are providing this notice to ensure you are aware of the incident, inform you of the steps we are taking in response, and provide you with steps you can take to protect your information, should you feel it necessary to do so. **However, there is no indication that any data accessed and/or acquired from our system has been misused.**

Please know that we take the security of information in our care seriously. We conducted an investigation into this incident to determine what happened and what personal information may have been affected. Through this investigation, we determined that the systems involved in this incident may have contained your name and [data elements]. Additionally, upon discovering the incident, we immediately confirmed the security of our systems. As part of our ongoing commitment to the security of information, we reviewed existing security policies and have implemented additional cybersecurity measures to further protect against similar incidents from occurring in the future. We also notified law enforcement and have cooperated in their investigation of this incident.

As an added precaution, we are also offering you complimentary access to twenty-four (24) months of credit monitoring and identity theft restoration services through Experian. Please consider activating these services as we are not able to act on your behalf to activate them for you. Please review the instructions contained below for additional information on these services:

### **Enroll in Credit Monitoring and Identity Restoration Services**

To help protect your identity, we are offering a complimentary 24-month membership of Experian's<sup>®</sup> IdentityWorks<sup>SM</sup>. 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: September 30, 2023** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: [www.experianidworks.com/credit](http://www.experianidworks.com/credit)
- Provide your **activation code: ABCDEFGHI**

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 833-901-4623 by September 30, 2023. Please be prepared to provide engagement number **B096254** as proof of eligibility for the identity restoration services by Experian.



We encourage you to remain vigilant against incidents of identity theft and fraud and to review your account statements over the next 12 to 24 months and free credit reports for suspicious activity and to detect errors. Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place a “credit freeze” on a credit report for free, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
888-298-0045	1-888-397-3742	800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit file report based upon the method of the request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with the process by which you may remove the security freeze, including an authentication mechanism. Upon receiving a direct request from you to remove a security freeze and upon receiving proper identification from you, the consumer reporting agency shall remove a security freeze within one (1) hour after receiving the request by telephone for removal or within three (3) business days after receiving the request by mail for removal.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed above.

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.

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or Massachusetts Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement and Massachusetts Attorney General.

If you have additional questions, please call our dedicated assistance line at 833-901-4623 Monday through Friday 8 am – 10 pm CST, Saturday and Sunday 10 am – 7 pm CST (excluding major U.S. holidays). Please be prepared to provide engagement number B096254 when you call. You may write to Marshall Melhorn at Four SeaGate, Eighth Floor, Toledo, Ohio 43604 with any additional questions you may have.

Sincerely,

*Marshall & Melhorn, LLC*

