



Secure Processing Center  
 P.O. Box 3826  
 Suwanee, GA 30024

<<Name 1>> <<Name 2>>  
 <<Address 1>><<Address 2>>  
 <<City>><<State>><<Zip>>

<<Date>>

Dear <<Name 1>> <<Name 2>>:

Systems East provides e-payment solutions and online payment processing services. We write to inform you of a matter that may involve your information and to direct you to resources that are available to help protect the same. Please note that this matter does **not** affect your Social Security number or driver's license or other government identification number, as we do not receive or maintain that information.

We take the security of information in our care seriously, and our review of this matter determined that an encrypted database file containing cardholder data was copied without authorization from our computer network. Because of this, we notified the Card Brands and are notifying you so that you may take steps to protect your information, should you feel it is appropriate to do so. If you wish to place a free fraud alert or security freeze on your credit file, resources and instructions are detailed in the "Monitor Your Accounts" section below.

### **Monitor Your Accounts**

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 a free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, 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 a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals 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 they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

**Equifax**—[www.equifax.com](http://www.equifax.com) and 1-888-298-0045

**Experian**—[www.experian.com](http://www.experian.com) and 1-888-397-3742

**TransUnion**—[www.transunion.com](http://www.transunion.com) and 1-800-916-8800

### **Additional Information**

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and state Attorney General.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this matter. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

### **For More Information**

Please note that Massachusetts law does not allow us to include certain information in this notification. However, if you have questions about this matter, please contact our toll-free dedicated assistance line at 1-888-983-0276 from 9 a.m. through 9 p.m. Eastern Time, Monday through Friday. You may also contact us by mail at Systems East, Inc., Attn: Director of Operations, 50 Clinton Ave., Cortland, NY 13045.

Sincerely,

Systems East, Inc.