

Blythe K. Lollar
T: (601) 937-9925
blythe.lollar@nelsonmullins.com

106 S. President St., Suite 400
Jackson, MS 39201
M: 404.322.6000 F: 404.322.6050
nelsonmullins.com

April 14, 2022

Attorney General Brian E. Frosh
200 St. Paul Place
Baltimore MD 21202
idtheft@oag.state.md.us

Re: *Friedrich Air Conditioning, LLC - Notice of Data Incident*

Dear Attorney General Frosh:

I serve as outside legal counsel to Friedrich Air Conditioning, LLC ("Friedrich"), which is located at 10001 Reunion Place, Suite 500, San Antonio, Texas 78216.¹

This correspondence is to notify you of a recent security incident at Friedrich involving the unauthorized encryption of certain electronic files within Friedrich's network environment on or about February 9, 2022. Friedrich immediately investigated and took steps to address the situation. Passwords were promptly changed, and the unauthorized access was blocked.

Friedrich also engaged third-party forensic experts to investigate and remediate this incident. During the course of that investigation, suspicious activity indicating possible unauthorized access to certain portions of Friedrich's IT environment was identified in connection with this incident. There were also indications that similar suspicious activity occurred dating back to June 2021. While Friedrich's investigation is ongoing, the company is issuing notice of the event after determining on or about February 25, 2022, that unauthorized third part(ies) may have accessed or potentially exfiltrated certain limited files from its IT environment, including, possibly, some information regarding one (1) resident of your State.

In an abundance of caution, a notification letter will be sent via U.S. Mail to one (1) resident of your State on or about April 13, 2022. The notification letter includes

¹ By providing this notice, Friedrich does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

April 14, 2022
Page 2

instructions for activating credit monitoring services at no cost to the recipient. The PII that was potentially at risk varied by individual but included first and last names and Social Security number. A sample notification letter is enclosed for your reference and includes:

- A description of the security event;
- Steps taken to investigate;
- Steps taken to mitigate any potential harm to consumers;
- Instructions for activating free identity theft protection services that include credit monitoring and a \$1 million insurance reimbursement policy;
- Instructions on how to place a security freeze on the recipient's consumer credit report; and
- Instructions regarding how to obtain more information about this event, etc.

Friedrich is fully committed to protecting consumer privacy and the confidentiality of personal information. We will follow-up this correspondence with any forms or other documents that may need to be completed. Please contact me if you require any additional information regarding this incident.

Best regards,



Blythe K. Lollar

Enclosure:
Sample Notification Letter



Return mail will be processed by: IBC
PO Box 847
Holbrook, NY 11741

April 13, 2022

RE: Notice of Potential Data Breach

Dear _____ :

I am writing to update you regarding an incident that may have impacted some of your personal information.

What happened? As you may be aware, on or about February 9, 2022, Friedrich Air Conditioning, LLC ("Friedrich") experienced a data security incident that caused disruption to certain portions of our information technology network. We immediately investigated and aggressively responded to this incident. Passwords were changed, and the unauthorized access was blocked. Outside technical experts were also engaged to further investigate and evaluate the nature and scope of the incident.

What information was involved? During the course of our investigation, suspicious activity indicating possible unauthorized access to certain portions of our IT environment was identified in connection with this incident. There were also indications that similar suspicious activity occurred dating back to June 2021. While we are continuing to work with third-party experts to fully investigate, it appears at this time that unauthorized third part(ies) may have accessed or potentially exfiltrated certain limited files from our IT environment, including, potentially, some of your personal information such as your name, address, date of birth, and social security number. **We do not have any evidence that anyone has actually misused your information but are notifying you out of an abundance of caution.**

What Are We Doing and What Can You Do? While we are not aware of any fraud at this time, we recommend you consider taking precautions, and remain vigilant in monitoring your personal information. To give you peace of mind, we are offering you one (1) year of free credit monitoring and identity theft insurance through Experian. **This product is being offered at no cost to you but you must activate the free product by the activation date in order for it to be effective. The activation instructions are included with this letter.** We also have included some additional steps you can take to protect yourself, as you deem appropriate.

For more information about this incident, please call 866-931-3213 between the hours of 9:00 am to 7:00 pm, Eastern Time, Monday - Friday (excluding major U.S. holidays).

We sincerely value the relationship we have with you and are continuing to take steps to enhance our security measures to help reduce the risk of something like this happening in the future. We are fully committed to protecting your personal information and sincerely apologize for any inconvenience or concern this may have caused.

Sincerely,

Chuck Campbell

Chief Executive Officer

PALO-ADT

STEPS YOU CAN TAKE

Below is information on steps you can take to protect yourself personally, if you feel that is necessary under the circumstances.

➤ **ACTIVATE Your FREE Experian IdentityWorks Product NOW in Three Easy Steps.** To help protect your identity, we are offering you a **complimentary one (1) year membership** of Experian's IdentityWorks product. This product helps detect possible future misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft. IdentityWorks Alert is completely free to you and enrolling in this program will not hurt your credit score.

1. **ENSURE You Enroll By: 6/24/2022. (Your code will not work after this date.)**
2. **VISIT the Experian IdentityWorks website to enroll:** <https://www.experianidworks.com/3bcredit.com>
3. **PROVIDE Your Activation Code:**

If you have questions about the IdentityWorks or need an alternative to enrolling online, **please call 877-288-8057** and provide engagement number **B041500**. A credit card is not required for enrollment. Once your IdentityWorks membership is activated, you will receive the following features:

- **Experian Credit Report at Signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.¹
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Restoration Agents are immediately available to help address credit/non-credit related fraud.
- **\$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

You must activate your membership by the Enrollment Date (noted above) by enrolling at <https://www.experianidworks.com/3bcredit.com> or calling 877-288-8057 to register your activation code above in order for this service to be activated. Once your enrollment in IdentityWorks is complete, carefully review your credit report for inaccurate or suspicious items. If you have any questions about IdentityWorks, need help understanding something on your credit report, or suspect that an item on your credit report may be fraudulent, please contact Experian's customer team at 877-288-8057.

Additional Steps You May Wish to Take:

➤ **FREEZE YOUR CREDIT FILE.** You have a right to place a 'security freeze' on your personal credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, using a freeze to take control over who gets access to the personal/financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application made regarding a new loan, credit, mortgage, or any other account involving extension of credit. Security freeze generally does not apply to existing account relationships and when a copy of your report is requested by existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. There is no charge to place or lift a freeze. To place a security freeze on your credit report, contact each of the following credit bureaus and clearly explain in the call/letter that you are requesting a security freeze:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

To request a security freeze, provide your full name (middle initial, Jr., Sr., II, III, etc.), Social Security Number, date of birth; home addresses over the past 5 years; proof of current address such as a current utility bill or telephone bill; photocopy of government issued identification card (driver's license or ID card, military ID, etc.); and 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. If you request a security freeze via toll-free telephone or other secure electronic means, credit reporting agencies have 1 business day after receiving the request to place the freeze. In the case of a request made by mail, the agencies have 3 business days after receiving your request to place a security freeze on your credit report. Credit agencies must also send written confirmation within 5 business days and provide a unique personal identification number (PIN) or password, or both that can be used to authorize the removal or lifting of the security freeze. To lift the freeze 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 and include proper identification (name, address, and social security number) and PIN or password provided 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 3 business days after receiving a request to lift freeze for those identified entities or for the specified period of time. To remove the freeze, you must send a written request to the 3 credit bureaus by mail and include proper identification (name, address, & social security number) and PIN number or password provided when you placed the freeze. The credit bureaus have 3 business days after receiving the request to remove the freeze.

➤ **PLACE FRAUD ALERTS ON YOUR ACCOUNT / CREDIT FILE.** As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your bank account and/or personal credit file. An initial credit file fraud alert is a 1-year alert that is placed for free 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 an alert lasting 7 years. Contact the 3 credit reporting agencies listed above to activate an alert.

➤ **REMAIN VIGILANT: REVIEW YOUR ACCOUNT STATEMENTS & REPORT FRAUD. CHANGE PASSWORDS AND SECURITY VERIFICATION QUESTIONS & ANSWERS.** Always carefully review your credit reports, debit/credit card, insurance policy, bank account and other account statements. Activate alerts on your bank accounts to notify you of suspicious activity, changing passwords/security verifications as needed – particularly if same password is used over multiple online accounts. If your medical information was involved, it is also advisable to review the billing statements you receive from your healthcare providers. Report suspicious or fraudulent charges to your insurance statements, provider billing statements, credit report, credit card or bank accounts to your insurance company, bank/credit card vendor, healthcare provider and law enforcement, including FTC and/or your State Attorney General.

➤ **ORDER YOUR FREE ANNUAL CREDIT REPORTS.** Visit www.annualcreditreport.com or call 877-322-8228 to obtain 1 free copy of your credit report annually. Periodically review a copy of your credit report for discrepancies and identify accounts you did not open or inquiries you did not authorize. (For Colorado, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain additional copies of your credit report, free of charge. You must contact each of the 3 credit reporting agencies directly to obtain such additional reports.) –

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

➤ **POLICE REPORT:** You have a right to a police report about this incident (if any exists). If you're an identity theft victim, you have the right to file a police report and obtain a copy of it. Notification of this incident has not been delayed as a result of a law enforcement investigation.

➤ **FAIR CREDIT REPORTING ACT (FCRA):** Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552. 1) You must be told if information in your file has been used against you. 2) You have the right to know what is in your file. 3) You have the right to ask for a credit score. 4) You have the right to dispute incomplete or inaccurate information. 5) Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. 6) Consumer reporting agencies may not report outdated negative information. 7) Access to your file is limited. 8) You must give your consent for reports to be provided to employers. 9) You may limit “prescreened” offers of credit and insurance you get based on information in your credit report. 10) You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. 11) You may seek damages from violators. 12) Identity theft victims and active duty military personnel have additional rights.

➤ **OBTAIN INFORMATION ABOUT PREVENTING IDENTITY THEFT, FRAUD ALERTS, SECURITY FREEZES AND FCRA FROM THE FEDERAL TRADE COMMISSION.** Go to <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for additional information. Federal Trade Commission also provides information at www.ftc.gov/idtheft FTC hotline is 877-438-4338; TTY: 1-866-653-4261 or write to FTC, 600 Pennsylvania Ave., NW, Washington, D.C. 20580.

➤ **OBTAIN INFORMATION ABOUT PREVENTING IDENTITY THEFT FROM YOUR STATE ATTORNEY GENERAL.**

- *Connecticut: You may contact and obtain information from your state attorney general at: Connecticut Attorney General's Office, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag*
- *Maryland: You may contact and obtain information from your state attorney general at: Maryland Attorney General's Office, 200 St. Paul Place, Baltimore, MD 21202, 1-410-528-8662; www.oag.state.md.us Consumer Hotline 1-410-528-8662, or consumer@oag.state.md.us.*
- *Massachusetts: Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: Office of the Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html*
- *New York: You may contact and obtain information from these state agencies: New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-6971220, <http://www.dos.ny.gov/consumerprotection>; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>*
- *North Carolina: You may contact and obtain information from your state attorney general at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699, 1-919-716-6000/ 1-877-566-7226, www.ncdoj.gov*

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August 12, 2022

Attorney General Brian E. Frosh
200 St. Paul Place
Baltimore MD 21202
idtheft@oag.state.md.us

Re: *Friedrich Air Conditioning, LLC - Notice of Data Incident*

Dear Attorney General Frosh:

I serve as outside legal counsel to Friedrich Air Conditioning, LLC ("Friedrich"), which is located at 10001 Reunion Place, Suite 500, San Antonio, Texas 78216.¹ This correspondence is to supplement a notice that Friedrich submitted to your office on or about April 14, 2022. A copy of that initial notice is enclosed for your reference.

Since submitting its first notice, Friedrich continued its investigation and conducted a voluminous document review process (which involved programmatic searching and hand reviewing of individual documents) to identify additional individuals who potentially needed to be notified of this incident. After completing this arduous e-discovery process, on or about June 29, 2022, Friedrich was provided an updated list of potentially affected individuals. In an abundance of caution, consumer notices were sent via U.S. Mail to an additional eight (8) potentially impacted Maryland residents on or about August 10, 2022.

The notification letter includes instructions for activating credit monitoring services at no cost to the recipient. The PII that was potentially at risk varied by individual but may have included first and last name, date of birth, social security number, and/or tax ID number. A sample notification letter is enclosed for your reference and includes:

- A description of the security event;
- Steps taken to investigate;
- Steps taken to mitigate any potential harm to consumers;

¹ By providing this notice, Friedrich does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

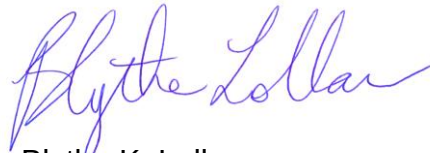
August 12, 2022

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- Instructions for activating free identity theft protection services that include credit monitoring and a \$1 million insurance reimbursement policy;
- Instructions on how to place a security freeze on the recipient's consumer credit report; and
- Instructions regarding how to obtain more information about this event, etc.

Friedrich is fully committed to protecting consumer privacy and the confidentiality of personal information. We will follow-up this correspondence with any forms or other documents that may need to be completed. Please contact me if you require any additional information regarding this incident.

Best regards,



Blythe K. Lollar

Enclosure:

Copy of April 14, 2022, Correspondence
Sample Notification Letter

Blythe K. Lollar
T: (601) 937-9925
blythe.lollar@nelsonmullins.com

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Jackson, MS 39201
M: 404.322.6000 F: 404.322.6050
nelsonmullins.com

April 14, 2022

Attorney General Brian E. Frosh
200 St. Paul Place
Baltimore MD 21202
idtheft@oag.state.md.us

Re: *Friedrich Air Conditioning, LLC - Notice of Data Incident*

Dear Attorney General Frosh:

I serve as outside legal counsel to Friedrich Air Conditioning, LLC ("Friedrich"), which is located at 10001 Reunion Place, Suite 500, San Antonio, Texas 78216.¹

This correspondence is to notify you of a recent security incident at Friedrich involving the unauthorized encryption of certain electronic files within Friedrich's network environment on or about February 9, 2022. Friedrich immediately investigated and took steps to address the situation. Passwords were promptly changed, and the unauthorized access was blocked.

Friedrich also engaged third-party forensic experts to investigate and remediate this incident. During the course of that investigation, suspicious activity indicating possible unauthorized access to certain portions of Friedrich's IT environment was identified in connection with this incident. There were also indications that similar suspicious activity occurred dating back to June 2021. While Friedrich's investigation is ongoing, the company is issuing notice of the event after determining on or about February 25, 2022, that unauthorized third part(ies) may have accessed or potentially exfiltrated certain limited files from its IT environment, including, possibly, some information regarding one (1) resident of your State.

In an abundance of caution, a notification letter will be sent via U.S. Mail to one (1) resident of your State on or about April 13, 2022. The notification letter includes

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April 14, 2022
Page 2

instructions for activating credit monitoring services at no cost to the recipient. The PII that was potentially at risk varied by individual but included first and last names and Social Security number. A sample notification letter is enclosed for your reference and includes:

- A description of the security event;
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- Instructions for activating free identity theft protection services that include credit monitoring and a \$1 million insurance reimbursement policy;
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- Instructions regarding how to obtain more information about this event, etc.

Friedrich is fully committed to protecting consumer privacy and the confidentiality of personal information. We will follow-up this correspondence with any forms or other documents that may need to be completed. Please contact me if you require any additional information regarding this incident.

Best regards,



Blythe K. Lollar

Enclosure:
Sample Notification Letter



Return mail will be processed by: IBC
PO Box 847
Holbrook, NY 11741

August 4, 2022

RE: Notice of Potential Data Breach

Dear [REDACTED],

I am writing to update you regarding an incident that may have impacted some of your personal information.

What happened? On or about February 9, 2022, Friedrich Air Conditioning, LLC ("Friedrich") experienced a data security incident that caused disruption to certain portions of our information technology network. We immediately investigated and aggressively responded to this incident. Passwords were changed, and the unauthorized access was blocked. Outside technical experts were also engaged to further investigate and evaluate the nature and scope of the incident.

What information was involved? During the course of our investigation, suspicious activity indicating possible unauthorized access to certain portions of our IT environment was identified in connection with this incident. There were also indications that similar suspicious activity occurred dating back to June 2021. Through investigation, Friedrich learned that unauthorized third part(ies) may have accessed or potentially exfiltrated certain limited files from our IT environment.

In response, Friedrich undertook an extensive document review process of the impacted files (which involved hand reviewing individual documents) in order to be able to identify individuals who potentially needed to be notified of this incident. We recently received the results of this review and were notified that some of your personal information may have been impacted, including, potentially, your name, social security number. **We do not have any evidence that anyone has actually misused your information but are notifying you out of an abundance of caution.**

What Are We Doing and What Can You Do? While we are not aware of any fraud at this time, we recommend you consider taking precautions, and remain vigilant in monitoring your personal information. To give you peace of mind, we are offering you one (1) year(s) of free credit monitoring and identity theft insurance through Experian. **This product is being offered at no cost to you but you must activate the free product by the activation date in order for it to be effective. The activation instructions are included with this letter.** We also have included some additional steps you can take to protect yourself, as you deem appropriate.

For more information about this incident, please call 866-931-3213 between the hours of 9:00 am to 5:00 pm, Eastern Time, Monday - Friday (excluding major U.S. holidays).

We sincerely value the relationship we have with you and are continuing to take steps to enhance our security measures to help reduce the risk of something like this happening in the future. We are fully committed to protecting your personal information and sincerely apologize for any inconvenience or concern this may have caused.

Sincerely,

Chuck Campbell

Chief Executive Officer

PALO-ADT-CM

STEPS YOU CAN TAKE

Below is information on steps you can take to protect yourself personally, if you feel that is necessary under the circumstances.

➤ **ACTIVATE Your FREE Experian IdentityWorks Product NOW in Three Easy Steps.** To help protect your identity, we are offering you a **complimentary one (1) year(s) membership** of Experian's IdentityWorks product. This product helps detect possible future misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft. IdentityWorks Alert is completely free to you and enrolling in this program will not hurt your credit score.

1. **ENSURE You Enroll By: 10/21/2022. (Your code will not work after this date.)**
2. **VISIT the Experian IdentityWorks website to enroll:** <https://www.experianidworks.com/3bcredit>
3. **PROVIDE Your Activation Code:** [REDACTED]

If you have questions about the IdentityWorks or need an alternative to enrolling online, **please call 877-288-8057** and provide engagement number [REDACTED]. A credit card is not required for enrollment. Once your IdentityWorks membership is activated, you will receive the following features:

- **Experian Credit Report at Signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.¹
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Restoration Agents are immediately available to help address credit/non-credit related fraud.
- **\$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

You must activate your membership by the Enrollment Date (noted above) by enrolling at <https://www.experianidworks.com/3bcredit> or calling 877-288-8057 to register your activation code above in order for this service to be activated. Once your enrollment in IdentityWorks is complete, carefully review your credit report for inaccurate or suspicious items. If you have any questions about IdentityWorks, need help understanding something on your credit report, or suspect that an item on your credit report may be fraudulent, please contact Experian's customer team at 877-288-8057.

ADDITIONAL STEPS YOU MAY WISH TO TAKE:

➤ **FREEZE YOUR CREDIT FILE.** You have a right to place a 'security freeze' on your personal credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, using a freeze to take control over who gets access to the personal/financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application made regarding a new loan, credit, mortgage, or any other account involving extension of credit. Security freeze generally does not apply to existing account relationships and when a copy of your report is requested by existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. There is no charge to place or lift a freeze. To place a security freeze on your credit report, contact each of the following credit bureaus and clearly explain in the call/letter that you are requesting a security freeze:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
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¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

To request a security freeze, provide your full name (middle initial, Jr., Sr., II, III, etc.), Social Security Number, date of birth; home addresses over the past 5 years; proof of current address such as a current utility bill or telephone bill; photocopy of government issued identification card (driver's license or ID card, military ID, etc.); and 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. If you request a security freeze via toll-free telephone or other secure electronic means, credit reporting agencies have 1 business day after receiving the request to place the freeze. In the case of a request made by mail, the agencies have 3 business days after receiving your request to place a security freeze on your credit report. Credit agencies must also send written confirmation within 5 business days and provide a unique personal identification number (PIN) or password, or both that can be used to authorize the removal or lifting of the security freeze. To lift the freeze 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 and include proper identification (name, address, and social security number) and PIN or password provided 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 3 business days after receiving a request to lift freeze for those identified entities or for the specified period of time. To remove the freeze, you must send a written request to the 3 credit bureaus by mail and include proper identification (name, address, & social security number) and PIN number or password provided when you placed the freeze. The credit bureaus have 3 business days after receiving the request to remove the freeze.

➤ **PLACE FRAUD ALERTS ON YOUR ACCOUNT / CREDIT FILE.** As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your bank account and/or personal credit file. An initial credit file fraud alert is a 1-year alert that is placed for free 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 an alert lasting 7 years. Contact the 3 credit reporting agencies listed above to activate an alert.

➤ **REMAIN VIGILANT: REVIEW YOUR ACCOUNT STATEMENTS & REPORT FRAUD. CHANGE PASSWORDS AND SECURITY VERIFICATION QUESTIONS & ANSWERS.** Always carefully review your credit reports, debit/credit card, insurance policy, bank account and other account statements. Activate alerts on your bank accounts to notify you of suspicious activity, changing passwords/security verifications as needed – particularly if same password is used over multiple online accounts. If your medical information was involved, it is also advisable to review the billing statements you receive from your healthcare providers. Report suspicious or fraudulent charges to your insurance statements, provider billing statements, credit report, credit card or bank accounts to your insurance company, bank/credit card vendor, healthcare provider and law enforcement, including FTC and/or your State Attorney General.

➤ **ORDER YOUR FREE ANNUAL CREDIT REPORTS.** Visit www.annualcreditreport.com or call 877-322-8228 to obtain 1 free copy of your credit report annually. Periodically review a copy of your credit report for discrepancies and identify accounts you did not open or inquiries you did not authorize. (For Colorado, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain additional copies of your credit report, free of charge. You must contact each of the 3 credit reporting agencies directly to obtain such additional reports.) –

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- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

➤ **POLICE REPORT:** You have a right to a police report about this incident (if any exists). If you're an identity theft victim, you have the right to file a police report and obtain a copy of it. Notification of this incident has not been delayed as a result of a law enforcement investigation.

➤ **FAIR CREDIT REPORTING ACT (FCRA):** Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552. 1) You must be told if information in your file has been used against you. 2) You have the right to know what is in your file. 3) You have the right to ask for a credit score. 4) You have the right to dispute incomplete or inaccurate information. 5) Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. 6) Consumer reporting agencies may not report outdated negative information. 7) Access to your file is limited. 8) You must give your consent for reports to be provided to employers. 9) You may limit “prescreened” offers of credit and insurance you get based on information in your credit report. 10) You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. 11) You may seek damages from violators. 12) Identity theft victims and active duty military personnel have additional rights.

➤ **OBTAIN INFORMATION ABOUT PREVENTING IDENTITY THEFT, FRAUD ALERTS, SECURITY FREEZES AND FCRA FROM THE FEDERAL TRADE COMMISSION.** Go to <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for additional information. Federal Trade Commission also provides information at www.ftc.gov/idtheft FTC hotline is 877-438-4338; TTY: 1-866-653-4261 or write to FTC, 600 Pennsylvania Ave., NW, Washington, D.C. 20580.

➤ **OBTAIN INFORMATION ABOUT PREVENTING IDENTITY THEFT FROM YOUR STATE ATTORNEY GENERAL.**

- *Connecticut: You may contact and obtain information from your state attorney general at: Connecticut Attorney General’s Office, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag*
- *District of Columbia: You may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 400 6th Street, NW, Washington, DC 20001, 1-202-727-3400, www.oag.dc.gov*
- *Maryland: You may contact and obtain information from your state attorney general at: Maryland Attorney General’s Office, 200 St. Paul Place, Baltimore, MD 21202, 1-410-528-8662; www.oag.state.md.us Consumer Hotline 1-410-528-8662, or consumer@oag.state.md.us.*
- *Massachusetts: Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: Office of the Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html*
- *New York: You may contact and obtain information from these state agencies: New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-6971220, <http://www.dos.ny.gov/consumerprotection>; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>*
- *North Carolina: You may contact and obtain information from your state attorney general at: North Carolina Attorney General’s Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699, 1-919-716-6000/ 1-877-566-7226, www.ncdoj.gov*