



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

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Fax: (267) 930-4771
Email: cdilenno@mullen.law

426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

May 27, 2022

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

Dear Sir or Madam:

We represent Acorda Therapeutics, Inc. ("Acorda") located at 420 Saw Mill River Road, Ardsley, NY 10502, and are writing to notify your office of an incident that may affect the security of certain personal information relating to thirty-four (34) Maryland residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Acorda 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.

Nature of the Data Event

On or about January 18, 2022, Acorda became aware of suspicious activity related to its business email environment. Acorda immediately took steps to secure the email environment and launched an investigation, with the assistance of third-party forensic specialists, to determine the full nature and scope of this activity. This investigation determined that an unknown actor gained access to certain Acorda emails on or around December 15, 2021. Acorda then undertook a diligent review, again aided by third-party specialists, to identify what information was present in the affected email accounts and therefore potentially accessible to the unauthorized access. This process was completed on or around April 27, 2022. Acorda thereafter worked to reconcile the information with its internal records in furtherance of identifying the individuals to whom the data related and the appropriate contact information for the relevant individuals.

The information that could have been subject to unauthorized access includes name, Social Security number, financial account information, and medical/health information.

Notice to Maryland Residents

On May 27, 2022, Acorda provided written notice of this incident to thirty-four (34) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, Acorda moved quickly to investigate and respond to the incident, assess the security of Acorda systems, and identify potentially affected individuals. Further, Acorda notified federal law enforcement regarding the event. Acorda is also working to implement additional safeguards and training to its employees. Acorda is providing access to credit monitoring services for twelve (12) months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Acorda is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Acorda is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. Acorda is providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4775.

Very truly yours,

Christopher J. DiIenno of
MULLEN COUGHLIN LLC

CJD:mzb
Enclosure

Exhibit *A*



Return Mail Processing
PO Box 999
Suwanee, GA 30024

1 1 114 *****SNGLP

SAMPLE A. SAMPLE - L02

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



May 27, 2022

Re: NOTICE OF [SECURITY INCIDENT] / [DATA BREACH]

Dear Sample A. Sample:

Acorda Therapeutics, Inc. ("Company") writes to notify you of a security incident that may affect the privacy of some of your information. This letter provides details of the incident, our response, and steps you may take to better protect against possible misuse of your information, should you feel it appropriate to do so.

What Happened? In January 2022, we became aware of suspicious activity related to our business email environment. We immediately took steps to secure the email environment and launched an investigation to determine the full nature and scope of this activity. Our investigation determined that an unknown actor gained access to certain Company emails on or around December 15, 2021. We began reviewing the contents of the potentially affected emails to determine what, if any, sensitive information may have been contained therein. This process was completed on April 27, 2022. We thereafter worked to reconcile the information with our internal records to identify any individuals whose data may have been compromised and obtain their appropriate contact information. We are providing this notice to you because we understand, based on our investigation, that your information was present in an impacted email account during the period of unauthorized access.

What Information Was Involved? We determined that the following information related to you was present in the relevant emails at the time of this incident: name and [Extra2]. While we have no evidence that any of your information was used for identity theft or fraud as a result of the event, we are notifying you out of an abundance of caution and providing information and resources to help protect your personal information, should you feel it appropriate to do so.

What We Are Doing. We take the confidentiality, privacy, and security of information in our care seriously. Upon discovery, we immediately commenced an investigation to confirm the nature and scope of the incident. We also took immediate steps to implement additional safeguards and we continue to review our procedures and tools to improve on existing security.

The Company is providing you with access to number [Extra3] months of credit monitoring and identity protection services through Experian at no cost to you. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take To Help Protect Your Personal Information*. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services on your behalf.

What You Can Do. You can review the enclosed *Steps You Can Take To Help Protect Your Personal Information*. You can also enroll to receive the complimentary credit monitoring and identity protection services through Experian. We also encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please contact our toll-free dedicated assistance line at (833) 281-4833. This toll-free line is available Monday – Friday from 9 am to 11 pm EDT and Saturday and Sunday from 11 am to 8 pm EDT (excluding major US holidays). Individuals may also write to Acorda Therapeutics, Inc. at 420 Saw Mill River Road Ardsley, NY 10502.

We sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Lauren Sabella', written over a horizontal line.

Lauren Sabella
Chief Operating Officer

STEPS YOU CAN TAKE TO HELP PROTECT YOUR PERSONAL INFORMATION

Enroll in Credit Monitoring

To help protect your identity, we are offering a complimentary [Extra3]-month membership of Experian's® IdentityWorksSM. 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: August 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://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) 281-4833 by **August 31, 2022**. Be prepared to provide engagement number [**Engagement Number**] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR [Extra3]-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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 following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** 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^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

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 (833) 281-4833. 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 Identity Restoration support is available to you for [Extra3] 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. You will also find self-help tips and information about identity protection at this site.

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

** 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.

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 your free credit report, visit 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 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 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 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 will need to provide 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:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
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

Additional Information

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 your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; 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. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some

proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag@dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 16 Rhode Island residents impacted by this incident.



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Christopher J. DiIenno
Office: (267) 930-4775
Fax: (267) 930-4771
Email: cdiiienno@mullen.law

426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

June 11, 2022

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Supplemental Notice of Data Event

Dear Sir or Madam:

We continue to represent Acorda Therapeutics, Inc. (“Acorda”) located at 420 Saw Mill River Road, Ardsley, NY 10502, and are writing to supplement our May 27, 2022 notice to your office attached hereto as ***Exhibit A***. This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Acorda 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.

Nature of the Data Event

On or about January 18, 2022, Acorda became aware of suspicious activity related to its business email environment. Acorda immediately took steps to secure the email environment and launched an investigation, with the assistance of third-party forensic specialists, to determine the full nature and scope of this activity. This investigation determined that an unknown actor gained access to certain Acorda emails on or around December 15, 2021. Acorda then undertook a diligent review, again aided by third-party specialists, to identify what information was present in the affected email accounts and therefore potentially accessible to the unauthorized actor. This process was completed on or around April 27, 2022. Acorda thereafter worked to reconcile the information with its internal records in furtherance of identifying the individuals to whom the data related and the appropriate contact information for the relevant individuals.

The information that could have been subject to unauthorized access includes name, and medical/health insurance information.

Notice to Maryland Residents

On May 27, 2022, Acorda began providing written notice of this incident to twenty-one (21) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit B***.

Other Steps Taken and To Be Taken

Upon discovering the event, Acorda moved quickly to investigate and respond to the incident, assess the security of Acorda systems, and identify potentially affected individuals. Further, Acorda notified federal law enforcement regarding the event. Acorda is also working to implement additional safeguards and training to its employees. Acorda is providing access to credit monitoring services for one (1) year, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Acorda is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Acorda is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. Acorda is providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4775.

Very truly yours,

Christopher J. DiIenno of
MULLEN COUGHLIN LLC

CJD/mzb
Enclosure

EXHIBIT A



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Christopher J. DiLenno
Office: (267) 930-4775
Fax: (267) 930-4771
Email: cdilenno@mullen.law

426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

May 27, 2022

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

Dear Sir or Madam:

We represent Acorda Therapeutics, Inc. ("Acorda") located at 420 Saw Mill River Road, Ardsley, NY 10502, and are writing to notify your office of an incident that may affect the security of certain personal information relating to thirty-four (34) Maryland residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Acorda 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.

Nature of the Data Event

On or about January 18, 2022, Acorda became aware of suspicious activity related to its business email environment. Acorda immediately took steps to secure the email environment and launched an investigation, with the assistance of third-party forensic specialists, to determine the full nature and scope of this activity. This investigation determined that an unknown actor gained access to certain Acorda emails on or around December 15, 2021. Acorda then undertook a diligent review, again aided by third-party specialists, to identify what information was present in the affected email accounts and therefore potentially accessible to the unauthorized access. This process was completed on or around April 27, 2022. Acorda thereafter worked to reconcile the information with its internal records in furtherance of identifying the individuals to whom the data related and the appropriate contact information for the relevant individuals.

The information that could have been subject to unauthorized access includes name, Social Security number, financial account information, and medical/health information.

Notice to Maryland Residents

On May 27, 2022, Acorda provided written notice of this incident to thirty-four (34) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, Acorda moved quickly to investigate and respond to the incident, assess the security of Acorda systems, and identify potentially affected individuals. Further, Acorda notified federal law enforcement regarding the event. Acorda is also working to implement additional safeguards and training to its employees. Acorda is providing access to credit monitoring services for twelve (12) months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Acorda is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Acorda is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. Acorda is providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4775.

Very truly yours,

A handwritten signature in black ink, appearing to read 'C. DiIenno', with a stylized flourish at the end.

Christopher J. DiIenno of
MULLEN COUGHLIN LLC

CJD:mzb
Enclosure

EXHIBIT B



Return Mail Processing
PO Box 999
Suwanee, GA 30024

111 *****MIXED AADC 300

SAMPLE A. SAMPLE - Individual - Lauren

APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



June 10, 2022

Re: NOTICE OF [SECURITY INCIDENT] / [DATA BREACH]

Dear Sample A. Sample:

Acorda Therapeutics, Inc. ("Company") writes to notify you of a security incident that may affect the privacy of some of your information. This letter provides details of the incident, our response, and steps you may take to better protect against possible misuse of your information, should you feel it appropriate to do so.

What Happened? In January 2022, we became aware of suspicious activity related to our business email environment. We immediately took steps to secure the email environment and launched an investigation to determine the full nature and scope of this activity. Our investigation determined that an unknown actor gained access to certain Company emails on or around December 15, 2021. We began reviewing the contents of the potentially affected emails to determine what, if any, sensitive information may have been contained therein. This process was completed on April 27, 2022. We thereafter worked to reconcile the information with our internal records to identify any individuals whose data may have been compromised and obtain their appropriate contact information. We are providing this notice to you because we understand, based on our investigation, that your information was present in an impacted email account during the period of unauthorized access.

What Information Was Involved? We determined that the following information related to you was present in the relevant emails at the time of this incident: name and [Extra3]. While we have no evidence that any of your information was used for identity theft or fraud as a result of the event, we are notifying you out of an abundance of caution and providing information and resources to help protect your personal information, should you feel it appropriate to do so.

What We Are Doing. We take the confidentiality, privacy, and security of information in our care seriously. Upon discovery, we immediately commenced an investigation to confirm the nature and scope of the incident. We also took immediate steps to implement additional safeguards and we continue to review our procedures and tools to improve on existing security.

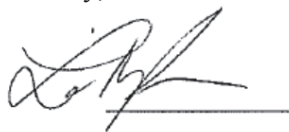
The Company is providing you with access to number [Extra4] months of credit monitoring and identity protection services through Experian at no cost to you. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take To Help Protect Your Personal Information*. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services on your behalf.

What You Can Do. You can review the enclosed *Steps You Can Take To Help Protect Your Personal Information*. You can also enroll to receive the complimentary credit monitoring and identity protection services through Experian. We also encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please contact our toll-free dedicated assistance line at (833) 281-4833. This toll-free line is available Monday – Friday from 9 am to 11 pm EDT and Saturday and Sunday from 11 am to 8 pm EDT (excluding major US holidays). Individuals may also write to Acorda Therapeutics, Inc. at 420 Saw Mill River Road Ardsley, NY 10502.

We sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Lauren Sabella', is written over a horizontal line.

Lauren Sabella
Chief Operating Officer

STEPS YOU CAN TAKE TO HELP PROTECT YOUR PERSONAL INFORMATION

Enroll in Credit Monitoring

To help protect your identity, we are offering a complimentary [Extra4]-month membership of Experian's® IdentityWorksSM. 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, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://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) 281-4833 by **September 30, 2022**. Be prepared to provide engagement number **[Engagement Number]** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR [Extra4]-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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 following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** 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^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

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 (833) 281-4833. 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 Identity Restoration support is available to you for [Extra4] 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. You will also find self-help tips and information about identity protection at this site.

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

** 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.

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 your free credit report, visit 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 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 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 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 will need to provide 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:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
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

Additional Information

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 your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; 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. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some

proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag@dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 4 Rhode Island residents impacted by this incident.