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June 7, 2022

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

Re: *Faulkner University - Notice of Data Incident*

Dear Attorney General Frosh:

I serve as outside legal counsel to Faulkner University ("Faulkner"), which is a private university with its principal office located at 5345 Atlanta Hwy, Montgomery, AL 36109.¹

This correspondence is to notify you of a recent security incident at Faulkner involving the unauthorized encryption of certain electronic files within Faulkner's network environment. Faulkner immediately took steps to address the situation and law enforcement has been notified of the incident. Passwords were promptly changed, and the unauthorized access was blocked.

Faulkner also engaged third-party forensic experts to investigate and remediate this incident. While the investigation is ongoing, preliminary findings indicate that an unauthorized third party obtained some data from certain Faulkner systems during the incident. Faulkner conducted a thorough review of the impacted data to determine whether sensitive information was present and to identify individuals whose information may have been involved. Through these efforts, Faulkner determined that information regarding residents of your State may have been impacted by this incident.

In an abundance of caution, notification letters will begin going out via U.S. Mail to 23 residents of your State on or about June 6, 2022. The notification letters include instructions for activating credit monitoring services at no cost to the recipients. The PII that was potentially at risk included first and last name, Social Security numbers and/or

¹ By providing this notice, Faulkner 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.

June 7, 2022
Page 2

tax ID numbers, and student ID numbers. 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 to all consumers who received notification;
- 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.

Faulkner is fully committed to protecting consumer privacy and the confidentiality of personal information. To that end, Faulkner has a written information security policy. 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

Faulkner University
Mail Handling Service
777 E Park Dr
Harrisburg, PA 17111



FAULKNER
UNIVERSITY

«ID»

«First_Name» «Middle_Name» «Last_Name»
«Address_1»
«Address_2»
«City», «State» «Zip»
«Country»

June 6, 2022

Dear «First_Name» «Middle_Name» «Last_Name»:

I am writing to notify you of a recent incident that may have involved some of your personal information.

What happened? On or about April 18, 2022, Faulkner University 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. The University's IT team is also working closely with these experts to remediate this event and to further harden the University's defenses.

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. While we are continuing to work with third-party experts to fully investigate, we learned on April 22, 2022, 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, «Variable_Text», and student ID number. **We do not have any evidence at this time 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 «CM_Version» 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 (888) 548-2226 between the hours of 8:00 am and 5:00 pm, Central 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,

Joseph Vickery
Vice President, Finance

STEPS YOU CAN TAKE

Below is information on steps you can take to protect yourself personally, if you feel that is appropriate 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 «CM_Version» 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: «CM_Date» (Your code will not work after this date.)

VISIT the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit> PROVIDE Your Activation Code: «CM_Code»

If you have questions about the IdentityWorks or need an alternative to enrolling online, **please call 877-288-8057** and provide engagement «ENG_No». 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 Insurance:**² 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.

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.

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

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 the 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, healthcare provider billing statements, 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 the same password is used over multiple online accounts. If there are suspicious or fraudulent charges to your insurance statements, healthcare provider billing statements, credit report, credit card or bank accounts, immediately provide details 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 from each of the 3 credit reporting agencies 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. The Federal Trade Commission (FTC) also provides information at www.ftc.gov/idtheft. The 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, databreach@dc.gov, 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.*

Blythe K. Lollar
(601) 914-6118
blythe.lollar@nelsonmullins.com

106 S. President St., Suite 400
Jackson, MS 39201
nelsonmullins.com

February 27, 2023

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

Re: *Faulkner University - Notice of Data Incident*

Dear Attorney General Frosh:

I serve as outside legal counsel to Faulkner University ("Faulkner"), which is a private university with its principal office located at 5345 Atlanta Hwy, Montgomery, AL 36109.¹ This correspondence is to supplement a notice that Faulkner submitted to your office on or about June 7, 2022. A copy of that initial notice is enclosed for your reference.

Since submitting its first notice, Faulkner 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, Faulkner determined that information regarding some additional residents of your State may have been impacted by this incident. In an abundance of caution, consumer notices were sent via U.S. Mail to five (5) additional potentially impacted Maryland residents on or about December 14, 2022.

For anyone whose Social Security number may have been impacted, the notification letters include instructions for activating credit monitoring services at no cost to the recipients. The PII that was potentially at risk related to these additional notices varied by individual but may have included first and last name, date of birth, Social Security number, and/or student ID number. A sample notification letter is enclosed for your reference and includes:

- A description of the security event;
- Steps taken to investigate;

¹ By providing this notice, Faulkner 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.

- 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 to all consumers whose Social Security number may have been affected;
- 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.

Faulkner is fully committed to protecting consumer privacy and the confidentiality of personal information. To that end, Faulkner has a written information security policy. 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 Correspondence dated June 7, 2022
Sample Notification Letter

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

June 7, 2022

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

Re: *Faulkner University - Notice of Data Incident*

Dear Attorney General Frosh:

I serve as outside legal counsel to Faulkner University ("Faulkner"), which is a private university with its principal office located at 5345 Atlanta Hwy, Montgomery, AL 36109.¹

This correspondence is to notify you of a recent security incident at Faulkner involving the unauthorized encryption of certain electronic files within Faulkner's network environment. Faulkner immediately took steps to address the situation and law enforcement has been notified of the incident. Passwords were promptly changed, and the unauthorized access was blocked.

Faulkner also engaged third-party forensic experts to investigate and remediate this incident. While the investigation is ongoing, preliminary findings indicate that an unauthorized third party obtained some data from certain Faulkner systems during the incident. Faulkner conducted a thorough review of the impacted data to determine whether sensitive information was present and to identify individuals whose information may have been involved. Through these efforts, Faulkner determined that information regarding residents of your State may have been impacted by this incident.

In an abundance of caution, notification letters will begin going out via U.S. Mail to 23 residents of your State on or about June 6, 2022. The notification letters include instructions for activating credit monitoring services at no cost to the recipients. The PII that was potentially at risk included first and last name, Social Security numbers and/or

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June 7, 2022
Page 2

tax ID numbers, and student ID numbers. 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 to all consumers who received notification;
- 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.

Faulkner is fully committed to protecting consumer privacy and the confidentiality of personal information. To that end, Faulkner has a written information security policy. 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



FAULKNER
UNIVERSITY

[REDACTED]

December 14, 2022

Re: Notice of Data Breach

[REDACTED]

I am writing to notify you of a recent incident that may have involved some of your personal information.

What happened? On or about April 18, 2022, Faulkner University (“Faulkner”) 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, the unauthorized access was blocked, and law enforcement was notified. 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, on April 22, we learned that unauthorized third part(ies) may have accessed or potentially exfiltrated certain limited files from our IT environment, and appropriate written notices were made to individuals known at the time to have been affected by this incident. We also posted public notice of this incident on our website on June 17, 2022.

Since then, Faulkner has continued to investigate and work with third-party experts to determine the full scope of this event in order to identify any additional individuals who may need to be notified. As a result of those efforts, Faulkner learned that certain additional files, including some files related to the University’s human resources and/or group health plan(s), may also have been accessed and/or potentially exfiltrated in connection with this incident on or around April 10 - 12. In response, Faulkner undertook an extensive document review process (which involved programmatic searching and hand-reviewing of individual documents) in order to identify individuals who potentially needed to be notified of this incident. We recently received the results of this review and were notified that the impacted files may have contained some of your personal information, such as your full name, Social Security number, student ID number, and date of birth. **Importantly, we do not have any evidence at this time 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. As a precaution, Faulkner University recommends that you review the statements you receive from your healthcare providers and health insurer. If you see charges for services you did not receive, please call the provider or insurer immediately. Also, for your peace of mind, we are offering you one year of free credit monitoring and identity theft protection 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.** 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 (888) 548-2226 between the hours of 8:00 am and 5:00 pm, Central Time, Monday - Friday (excluding major U.S. holidays). We are fully committed to protecting your personal information and sincerely apologize for any inconvenience or concern this may have caused.

Sincerely,

Joseph Vickery
Vice President, Finance

STEPS YOU CAN TAKE

Below is information on steps you can take to protect yourself personally, if you feel that is appropriate 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 12-month 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: **February 28, 2023** (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 [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 Insurance:**² 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
- *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 the 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, healthcare provider billing statements, 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 the same password is used over multiple online accounts. If there are suspicious or fraudulent charges to your insurance statements, healthcare provider billing statements, credit report, credit card or bank accounts, immediately provide details 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 877-3228228 to obtain 1 free copy of your credit report from each of the 3 credit reporting agencies 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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- *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. The Federal Trade Commission (FTC) also provides information at www.ftc.gov/idtheft. The 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, databreach@dc.gov, 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