[Company Letterhead]

[Date]

[Consumer Name(s)]

[Address]

**Re: Your Personal Information**

Dear \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_:

On or about September 5, 2019 a package of documents containing some of your personal information was sent via overnight courier to Bluegreen’s corporate headquarters in Boca Raton, Florida for processing but did not arrive.

It appears that the documents may have contained one or more of the following: your (i) name, (ii) address, (iii) social security number, (iv) copy of your driver’s license, (v) banking information, or (vi) copies of your signature.

Please note that we currently have no indication that any of your misdirected information was obtained by any third party, misused or that any unauthorized purchases were made as a result of this incident. However, we wanted to let you know about steps you may want to consider to reduce the likelihood of misuse of your personal information.

**Remain vigilant** – We encourage you to remain vigilant by reviewing your account statements and free credit reports.

* + If you discover errors or suspicious activity on your credit card account, you should immediately contact the credit card company and inform them that you have received this letter. Confirm the address they have on file for you is your current address, and that all charges on the account are legitimate.
	+ To obtain an annual free copy of your credit reports, visit www.annualcreditreport.com or call 1-877-322-8228. Review your credit reports carefully for inquiries from companies you did not contact, accounts you did not open or debts on your accounts that you do not recognize. Also make sure to verify the accuracy of your Social Security Number, address(es), complete name and employer(s) information. If information on a report is incorrect, notify the credit bureau directly using the telephone number on the report. Additional contact information for the major credit bureaus is as follows:

|  |  |  |
| --- | --- | --- |
| **Equifax**P.O. Box 740241Atlanta, GA 303741-866-349-5191www.equifax.com | **Experian**P.O. Box 9701Allen, TX 750131-888-397-3742www.experian.com | **TransUnion**P.O. Box 2000Chester, PA 190161-800-916-8800www.transunion.com |

**Consider placing a fraud alert or security freeze on your credit file** –Credit bureaus have several tools you can use to protect your credit, including fraud alerts and security freezes.

* + A fraud alert is a cautionary flag, which is placed on your credit file to notify lenders and others that they should take special precautions to ensure your identity before extending credit. Although this may cause some short delay if you are the one applying for credit, it might protect against someone else obtaining credit in your name. Call any one of the three credit reporting agencies at the numbers below to place fraud alerts with all three of the agencies.

 **Equifax Experian TransUnion**

1-866-349-5191 1-888-397-3742 1-800-916-8800

* + A security freeze is a more dramatic step that will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a security freeze in place, even you will need to take special steps when applying for credit. A security freeze may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. A security freeze will need to be obtained separately from each credit reporting agency. You must contact each credit agency separately to order a security freeze. You can obtain more information by visiting the credit bureaus at the following addresses:

Equifax – <https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp>

Experian – <http://www.experian.com/consumer/security_freeze.html>

TransUnion – <http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>

* + There is no fee to freeze or unfreeze your credit. In order to place a security freeze, you may be required to provide the credit-reporting agency with information that identifies you including your full name, Social Security number, date of birth, and current and previous addresses.
	+ You can obtain more information about fraud alerts, security freezes, and other options available to you by visiting or calling the Federal Trade Commission using the contact information below:\*

**Federal Trade Commission**

600 Pennsylvania Avenue, NW
Washington, DC 20580
(202) 326-2222

https://www.ftc.gov/

**Report suspicious activity** – If you believe you are the victim of fraud or identity theft, file a police report and get a copy of the report to submit to your creditors and others that may require proof of a crime to clear up your records. The report may also provide you with access to services that are free to identity theft victims. You can also contact your state Attorney General’s office.

Protecting the privacy of your personal information is important to us, and we regret any inconvenience this incident may cause you. Should you have any questions or concerns about the incident or the personal information we maintained, please call me directly at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Sincerely,

[Contact Person]