

On Mar 3, 2017, at 4:22 PM, Melinda Higgs <[REDACTED]> wrote:

CNDC and Project employees,

You may have heard in the news that there has been an email scam to get employee W-2s. Unfortunately, this afternoon CNDC was caught in that scam, possibly impacting employees who worked for CNDC/Projects in 2016.

I sincerely apologize this has happened. As an employee myself, I can understand how stressful it is to receive this communication. We are very concerned about employee credit and financial security and are taking steps to help protect you, including contacting CBI, the Attorney General's office and purchasing credit monitoring for any impacted employee. We will communicate about the credit monitoring as soon as we have the details.

While most of these situations do not result in identity theft, we encourage you to contact your bank and alerts on your accounts. In this particular situation, because W-2 information is involved, we also encourage you to file your taxes ASAP if you have not already done so. Apparently with this scam, taxes are filed by the criminal so the refund is sent to them. If you have already filed your return, when the thief goes to file it will be rejected.

Again, I am so sorry for the stress this will cause. We will be in touch with information on the credit monitoring as soon as possible. In the meantime, please contact Kevin, Angela or me with any questions or concerns.

I apologize if you receive this email twice. We are sending it to both personal and work emails when we have both on file just to be sure you receive it.

Best, Melinda

Melinda Higgs | President/CEO  
Colorado Nonprofit Development Center  
789 Sherman Street, Suite 250 | Denver, CO 80203  
Ph: [REDACTED] | [REDACTED] | Fax: [REDACTED]  
[REDACTED] | [www.cndc.org](http://www.cndc.org)  
Find us on [Facebook](#)

**C | N | D | C** – A Partner for Nonprofit Innovation, Efficiency and Accountability

# ***Exhibit B***

**From:** Melinda Higgs <[REDACTED]>  
**Date:** March 10, 2017 at 7:04:27 AM MST  
**To:** Melinda Higgs <[REDACTED]>  
**Subject: Incident follow up - time sensitive**  
Current and former 2016 CNDC Employees,

I write in follow up to my previous emails to provide you with information on resources you can use to better protect against the misuse of your information. In the coming days, we will be providing you with a notice letter which includes more information on steps you can take to protect against identity theft and fraud. In the meantime, we are offering you access to one year of identity theft protection and credit monitoring services through Experian at no cost to you.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 offer is available to you for one year 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](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks<sup>SM</sup> as a complimentary one-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by:** March 13, 2018 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [www.experianidworks.com/3bplusone](http://www.experianidworks.com/3bplusone)
- **Provide your activation code: Your activation code will be provided in the letter we mail to the address we have on file for you.** To receive your code prior to receiving this letter, please call our dedicated assistance line at **(877) 216-8137**, Monday through Friday, 9 a.m. to 7 p.m. EST (Closed on U.S. observed holidays) and provide reference number **4437030817** when calling.

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by March 13, 2018. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

**ADDITIONAL DETAILS REGARDING YOUR 12-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, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information.

Again, we sincerely regret any concern or inconvenience this incident may cause. We understand you may have questions not addressed in this email. **If you have questions, please call our dedicated assistance line at (877) 216-8137 (toll free), Monday through Friday, 9:00 a.m. to 7:00 p.m. EST and provide reference number 4437030817 when calling.**

Sincerely,

Melinda A. Higgs  
President/CEO

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

\*\* 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.

Melinda A. Higgs | President & CEO  
Colorado Nonprofit Development Center  
789 Sherman Street, Suite 250 | Denver, CO 80203

Ph: [REDACTED] | [REDACTED] | [REDACTED]  
[REDACTED] | [www.cndc.org](http://www.cndc.org)

Find us on [Facebook](#)

**C|N|D|C – A Partner for Nonprofit Innovation, Efficiency and Accountability**

# *Exhibit C*



Return Mail Processing  
P.O. Box 119  
Claysburg, PA 16625-0119

##C6721-L02-0123456

123456

TO THE PARENT OR GUARDIAN OF  
SAMPLE A SAMPLE  
APT ABC  
123 ANY ST  
ANYTOWN US 12345-6789



March 16, 2017

## Re: Notice of Data Breach

To the Parent or Guardian of Sample A Sample,

As you are likely aware, Colorado Nonprofit Development Center (“CNDC”) recently experienced an email spoofing attack that may affect the security of your dependent’s personal information. We take this incident very seriously and write in follow up to our preliminary communications to provide you with information and access to resources so that you can better protect your dependent’s personal information, should you feel it is appropriate to do so.

**What Happened?** On March 3, 2017, we learned that our company was the victim of an email spoofing attack by an individual pretending to be a member of our management team. A request was made from what appeared to be a legitimate CNDC email address for all 2016 CNDC employee W-2 information. Unfortunately, copies of all 2016 employee W-2 forms were provided before we discovered that the request was made from a fraudulent account. We discovered the fraudulent nature of the request on March 3, 2017 and have been working tirelessly to investigate and to mitigate the impact of the attack.

**What Information Was Involved?** A file, including a copy of your dependent’s IRS Tax Form W-2, was sent in response to the fraudulent email. An IRS Tax Form W-2 includes the following categories of information: (1) the employee’s name; (2) the employee’s address; (3) the employee’s Social Security number; and (4) the employee’s wage information. Other than information contained on the IRS Tax Form W-2, no personal financial information was emailed to the external email account.

**What We Are Doing.** The confidentiality, privacy, and security of our employee information is one of our highest priorities. CNDC has security measures in place to protect the security of information in our possession. At this time, we do not believe that the individual who sent the fraudulent email accessed our computer network or that our IT systems were otherwise compromised by this attack. As part of our ongoing commitment to the security of personal information in our care, we are working to implement additional safeguards and provide additional mandatory training to our employees on safeguarding the privacy and security of information on our systems. We have also contacted the IRS, state tax agencies, and law enforcement regarding this incident.

As an added precaution, we are offering access to one year of identity theft protection services through Experian at no cost to you. The cost of this service will be paid for by CNDC. We encourage you to enroll in these services on behalf of your dependent, as we are not able to act on your dependent’s behalf to do so.

More information on the services being offered and information on how to enroll can be found in the enclosed “Steps You Can Take to Prevent Identity Theft and Fraud”.

**What You Can Do.** You can review the enclosed “Steps You Can Take to Prevent Identity Theft and Fraud”. You can also enroll your dependent to receive the free identity restoration services described above. In addition, if you have not already done so, we encourage you to file your dependent’s tax return as soon as possible.

**For More Information.** We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at **(877) 216-8137** (toll free), Monday through Friday, 9:00 a.m. to 7:00 p.m. EST and provide reference number **4437030817** when calling. CNDC takes the privacy and security of the personal information in our care seriously. We sincerely regret any inconvenience or concern this incident has caused you or your family.

Sincerely,

A handwritten signature in black ink, appearing to read "Melinda A. Higgs". The signature is fluid and cursive, with a large loop at the end.

Melinda A. Higgs  
President & CEO

## STEPS YOU CAN TAKE TO PREVENT IDENTITY THEFT AND FRAUD



123456

While we continue to investigate, you may take direct action to further protect against possible identity theft or financial loss.

If you believe there was fraudulent use of your minor's information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; and assisting you with contacting government agencies to help restore your minor's identity to his/her proper condition).

Please note that this offer is available to your minor for one year 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](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools for your minor available through Experian IdentityWorks<sup>SM</sup> as a complimentary one-year membership. This product provides you with internet surveillance, and identity theft insurance at no cost to you upon enrollment. To start monitoring your minor's personal information please follow the steps below:

- Ensure that you **enroll by: March 16, 2018** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [www.experianidworks.com/minorplusone](http://www.experianidworks.com/minorplusone)
- Provide your **activation code: XXXXXXXXXXX**

If you have questions about the product, need assistance with identity restoration for your minor that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by March 16, 2018. Be prepared to provide engagement number **DB00878** as proof of eligibility for the identity restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING THE 12-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 for your minor:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.



- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>1</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information.

Additionally, we encourage you to file your dependent’s tax return as soon as possible, if you have not already done so. You can also contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your dependent’s name and what to do if your dependent becomes the victim of such fraud. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your dependent’s account statements, and to monitor your dependent’s credit reports and explanation of benefits forms for suspicious activity. While minors may not have a credit file, there steps an individual can take to protect their identity once a credit file is established.

Under U.S. law, adults are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order a free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. An individual may also contact the three major credit bureaus directly to request a free copy of a credit report.

At no charge, an individual can have the credit bureaus place a “fraud alert” on his or her file that alerts creditors to take additional steps to verify identity prior to granting credit. Note, however, that because it tells creditors to follow certain security procedures, it may also delay the ability to obtain credit while the agency verifies identity. As soon as one credit bureau confirms the fraud alert, the others are notified to place fraud alerts on the file. To place a fraud alert, or to ask questions regarding a credit report, please contact any one of the agencies listed below.

Equifax  
P.O. Box 105069  
Atlanta, GA 30348  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 2000  
Chester, PA 19106  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

An individual may also place a security freeze on a credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. However, please be advised that placing a security freeze on a credit report may delay, interfere with, or prevent the timely approval of any requests made for new loans, credit mortgages, employment, housing, or other services. Victim of identity theft who provide the credit bureau with a valid police report cannot be charge by the credit bureau to place, lift, or remove a security freeze. In all other cases, a credit bureau may charge a fee to place, temporarily lift, or permanently remove a security freeze. Security freezes need to placed

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<sup>1</sup> 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



separately with each of the three major credit bureaus listed above in order to place a freeze on all credit files. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-685-1111

<https://www.freeze.equifax.com>

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

[www.experian.com/freeze/](http://www.experian.com/freeze/)

TransUnion

P.O. Box 2000

Chester, PA 19016

1-888-909-8872

[www.transunion.com/](http://www.transunion.com/)

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect your dependent, by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. 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 crime report or incident report with law enforcement for identity theft, an individual will likely need to provide some kind of proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.



Return Mail Processing  
P.O. Box 119  
Claysburg, PA 16625-0119

123456 #C6721-L01-0123456  
SAMPLE A SAMPLE  
APT ABC  
123 ANY ST  
ANYTOWN US 12345-6789



March 16, 2017

## Re: Notice of Data Breach

Dear Sample A Sample,

As you are likely aware, Colorado Nonprofit Development Center (“CNDC”) recently experienced an email spoofing attack that may affect the security of your personal information. We take this incident very seriously and write in follow up to our preliminary communications to provide you with information and access to resources so that you can better protect your personal information, should you feel it is appropriate to do so.

**What Happened?** On March 3, 2017, we learned that our company was the victim of an email spoofing attack by an individual pretending to be a member of our management team. A request was made from what appeared to be a legitimate CNDC email address for all 2016 CNDC employee W-2 information. Unfortunately, copies of all 2016 employee W-2 forms were provided before we discovered that the request was made from a fraudulent account. We discovered the fraudulent nature of the request on March 3, 2017 and have been working tirelessly to investigate and to mitigate the impact of the attack.

**What Information Was Involved?** A file, including a copy of your IRS Tax Form W-2, was sent in response to the fraudulent email. An IRS Tax Form W-2 includes the following categories of information: (1) the employee’s name; (2) the employee’s address; (3) the employee’s Social Security number; and (4) the employee’s wage information. Other than information contained on the IRS Tax Form W-2, no personal financial information was emailed to the external email account.

**What We Are Doing.** The confidentiality, privacy, and security of our employee information is one of our highest priorities. CNDC has security measures in place to protect the security of information in our possession. At this time, we do not believe that the individual who sent the fraudulent email accessed our computer network or that our IT systems were otherwise compromised by this attack. As part of our ongoing commitment to the security of personal information in our care, we are working to implement additional safeguards and provide additional mandatory training to our employees on safeguarding the privacy and security of information on our systems. We have also contacted the IRS, state tax agencies, and law enforcement regarding this incident.

As an added precaution, we are offering you access to one year of identity theft protection and credit monitoring services through Experian at no cost to you. The cost of this service will be paid for by CNDC. We encourage you to enroll in these services, as we are not able to act on your behalf to do so. More

information on the services being offered and information on how to enroll can be found in the enclosed “Steps You Can Take to Prevent Identity Theft and Fraud”.

***What You Can Do.*** You can review the enclosed “Steps You Can Take to Prevent Identity Theft and Fraud”. You can also enroll to receive the free credit monitoring and identity restoration services described above. In addition, if you have not already done so, we encourage you to file your tax return as soon as possible.

***For More Information.*** We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at **(877) 216-8137** (toll free), Monday through Friday, 9:00 a.m. to 7:00 p.m. EST and provide reference number **4437030817** when calling. CNDC takes the privacy and security of the personal information in our care seriously. We sincerely regret any inconvenience or concern this incident has caused you.

Sincerely,

A handwritten signature in black ink, appearing to read "Melinda A. Higgs". The signature is fluid and cursive, with a large initial "M" and "H".

Melinda A. Higgs  
President & CEO

## STEPS YOU CAN TAKE TO PREVENT IDENTITY THEFT AND FRAUD



123456

While we continue to investigate, you may take direct action to further protect against possible identity theft or financial loss.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 offer is available to you for one year 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](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks<sup>SM</sup> as a complimentary one-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by**: March 13, 2018 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [www.experianidworks.com/3bplusone](http://www.experianidworks.com/3bplusone)
- Provide your **activation code**: **XXXXXXXXXX**

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by March 13, 2018. Be prepared to provide engagement number **DB00804** as proof of eligibility for the identity restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:**

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- **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, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.

- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information.

Additionally, we encourage you to file your tax return as soon as possible, if you have not already done so. You can also contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax  
P.O. Box 105069  
Atlanta, GA 30348  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 2000  
Chester, PA 19106  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft and you provide the credit bureau with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-685-1111  
<https://www.freeze.equifax.com>

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze/](http://www.experian.com/freeze/)

TransUnion  
P.O. Box 2000  
Chester, PA 19016  
1-888-909-8872  
[www.transunion.com/](http://www.transunion.com/)



123456

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. 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 crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.