

enter your activation code and complete the secure online form. You will need to **enter the activation code provided below to complete enrollment**. If you prefer to enroll by phone, please call Experian IdentityWorksSM at [REDACTED].

Experian IdentityWorksSM **Web Site:** <https://www.experianidworks.com/3bcredit>

Your Activation Code: [REDACTED]
You Must Enroll By: [REDACTED]
Engagement number: [REDACTED]

WHAT YOU CAN DO

Over the next 12 to 24 months, we recommend you remain alert for any unsolicited communications regarding your personal data and review your account statements and credit reports for suspicious activity. You should promptly notify your financial institution of any unauthorized transactions or suspected identity theft. We also recommend that you enroll in the complimentary Credit Monitoring Service offered by Bank of America. Finally, please review the "Additional Resources" section included with this letter below. This section describes additional steps you can take to help protect your information, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

MORE INFORMATION

Should you have any questions regarding this incident, please contact Bank of America at [REDACTED], Monday – Friday between 8am – 11pm ET and Saturday 8am – 8pm ET who can assist you during this process.

We regret any inconvenience this issue may cause you.

Ernst & Young LLP

ADDITIONAL RESOURCES

Order Your Free Credit Report: To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's (FTC) website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

The three credit bureaus (Equifax, Experian, and TransUnion) provide free annual credit reports only through the website, toll-free number, or request form. You may also purchase a copy of your credit report by contacting any of the credit reporting agencies below:

Equifax www.equifax.com	(800) 685-1111
Experian www.experian.com	(888) 397-3742
TransUnion www.transunion.com	(800) 916-8800

Upon receiving your credit report, review it carefully. Errors may be a warning sign of possible identity theft. Here are a few tips of what to look for:

- Look for accounts you did not open.
- Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case.
- Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

We encourage you to take advantage of these protections and remain vigilant for incidents of fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.

Federal Trade Commission and State Attorneys General Offices: If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidence of identity theft or fraud, promptly report the matter to your local law enforcement authorities (from whom you can obtain a police report), state Attorney General, and the Federal Trade Commission (FTC). You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission Bureau of Consumer Protection
600 Pennsylvania Avenue NW Washington, DC 20580
(877) IDTHEFT (438-4338)
www.ftc.gov/idtheft

For Colorado and Georgia residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

For District of Columbia residents: The District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 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 <https://www.marylandattorneygeneral.gov/>.



For New Mexico residents: Consumers have rights pursuant to the Fair Credit Reporting Act (FCRA), such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the FCRA, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the FCRA not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the FCRA. We encourage consumers to review their rights pursuant to the FCRA by visiting www.consumerfinance.gov/f/201504_cfpb_summary_yourrights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents: You may contact the New York Department of State Division of Consumer Protection, 99 Washington Avenue, Suite 650, Albany, NY 12231; (800) 697-1220; www.dos.ny.gov and the New York Attorney General Consumer Frauds & Protection Bureau, 120 Broadway, 3rd Floor, New York, NY 10271; (800) 771-7755; www.ag.ny.gov

For Oregon residents: The Attorney General may be contacted at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096; (877) 877-9392; www.doj.state.or.us.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7226.

Reporting of identity theft and obtaining a police report:

For Iowa residents: You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General. The Iowa Attorney General may be contacted at Office of the Iowa Attorney General, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319; (515) 281-5926 / (888) 777-4590; www.iowaattorneygeneral.gov.

For Massachusetts residents: Under Massachusetts law, you have the right to obtain any police report filed in connection with the incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For Rhode Island residents:

File or Obtain a Police Report: For security incidents generally, you have the right to file or obtain a copy of a police report.

Attorney General: You may obtain information about avoiding identity theft at:

Office of the State of Rhode Island Attorney General

150 South Main Street

Providence, Rhode Island 02903

(401) 274-4400

www.riag.ri.gov

Placing a Security Freeze

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. The security 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 security 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.

You can place, temporarily lift, or permanently remove a security freeze on your credit report online, by phone, or by mail. You will need to provide certain personal information, such as address, date of birth, and Social

Security number to request a security freeze and may be provided with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removal or lifting of the security freeze. Information on how to place a security freeze with the credit reporting agencies is also contained in the links below:

<https://www.equifax.com/personal/credit-report-services/>

<https://www.experian.com/freeze/center.html>

<https://www.transunion.com/credit-freeze>

As of June 30, 2023, the reporting agencies allow you to place a credit freeze through the online, physical mail and phone numbers and request that you provide the information listed below. Where possible, please consult the websites listed above for the most up-to-date instructions.

Reporting Agency	Online	Physical Mail	Phone Number
Equifax	<p>Freeze request may be submitted via your myEquifax account, which you can create here:</p> <p>https://my.equifax.com/consumer-registration/UCSC/#/personal-info</p>	<p>Mail the Equifax Freeze Request Form to:</p> <p>Equifax Information Services LLC P.O. Box 105788 Atlanta, GA 30348-5788</p> <p>Form may be found here:</p> <p>https://assets.equifax.com/assets/personal/Security_Freeze_Request_Form.pdf</p>	888-298-0045
Experian	<p>Freeze request may be submitted here:</p> <p>https://www.experian.com/ncacoonline/freeze</p>	<p>Mail the request to:</p> <p>Experian Security Freeze, P.O. Box 9554, Allen, TX 75013</p>	888-397-3742
TransUnion	<p>Freeze request may be submitted via your TransUnion account, which you can create here:</p> <p>https://service.transunion.com/dss/orderStep1_form.page?</p>	<p>Mail the request to:</p> <p>TransUnion P.O. Box 160 Woodlyn, PA 19094</p>	888-909-8872

Fees associated with placing, temporarily lifting, or permanently removing a security freeze no longer apply at nationwide consumer reporting agencies.

Placing a Fraud Alert

To protect yourself from possible identity theft, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a one-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. You may obtain additional information from the FTC and the credit reporting agencies listed above about placing a fraud alert and/or security freeze on your credit report.



