



## What You Can Do

In addition to enrolling in the credit monitoring and identity restoration services being offered to you at no charge, we encourage you to take the following precautions:

- Always use unique passwords for every website or application.
- It is always a good idea to remain vigilant against threats of identity theft or fraud. Regularly review and monitor your account statements and credit history for any signs of unauthorized transactions or activity.
- If you ever suspect that you are the victim of identity theft or fraud, you can contact your local police. Additional information about how to protect your identity is contained in Appendix A, enclosed.
- Be alert and do not respond to “phishing” emails or phone calls requesting sensitive information, such as passwords, Social Security numbers or financial account information. These requests often come from a sender pretending to be a company you do business with or a person you know.

## For More Information

CareRev has established a dedicated call center to answer questions and provide assistance. The call center is available toll free in the U.S. at 833-256-3152 from Monday through Friday, 6 am to 8 pm PST, and Saturday through Sunday, 8 am to 5 pm PST (excluding major holidays). Please be prepared to provide engagement number B103927.

Sincerely,  
CareRev

## ADDITIONAL DETAILS REGARDING YOUR TWO-YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for 24 months.

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 Identity Restoration is available to you for 24 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](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month 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 December 31, 2023** (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 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 833-256-3152 by December 31, 2023. Be prepared to provide engagement number **B103927** as proof of eligibility for the Identity Restoration services by Experian.

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

\* 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.



## APPENDIX A – ADDITIONAL INFORMATION

To protect against possible fraud, identity theft or other financial loss, you should always remain vigilant by reviewing your account statements and monitoring your credit reports. Provided below are the names and contact information for the three major U.S. credit bureaus and additional information about steps you can take to obtain a free credit report and place a fraud alert or security freeze on your credit report.

If you believe you are a victim of fraud or identity theft, you can contact your local law enforcement agency, your state’s attorney general or the Federal Trade Commission. This is the best way to begin remediation of suspicious activity.

### INFORMATION ON OBTAINING A FREE CREDIT REPORT

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at +1 (877) 322-8228.

### INFORMATION ON IMPLEMENTING A FRAUD ALERT OR SECURITY FREEZE

You may contact the three major credit bureaus at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

In addition to a fraud alert, you may consider placing a security freeze on your credit report. A security freeze prohibits a credit reporting agency from releasing any information from a consumer’s credit report without written authorization. However, please be aware 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.

A credit reporting agency may not charge you to place, temporarily lift or permanently remove a security freeze.

To place a fraud alert on your credit report, you must contact one of the credit bureaus below and the other two credit bureaus will automatically add the fraud alert. To place a security freeze on your credit report, you must contact all three credit bureaus below:

Equifax: Consumer Fraud Division P.O. Box 740256 Atlanta, GA 30374 +1 (800) 525-6285 <a href="http://www.equifax.com">www.equifax.com</a>	Experian: Credit Fraud Center P.O. Box 9554 Allen, TX 75013 +1 (888) 397-3742 <a href="http://www.experian.com">www.experian.com</a>	TransUnion: TransUnion LLC P.O. Box 2000 Chester, PA 19016-2000 +1 (800) 680-7289 <a href="http://www.transunion.com">www.transunion.com</a>
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To request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five (5) years, the addresses where you have lived the prior 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, military identification, etc.)

You may also contact the U.S. Federal Trade Commission (FTC) for further information on fraud alerts, security freezes and how to protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC 20024; telephone +1 (877) 382-4357, or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

## ADDITIONAL RESOURCES

Your state attorney general may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state attorney general or the FTC.

**California Residents:** Visit the California Office of Privacy Protection (<https://oag.ca.gov/privacy>) for additional information on protection against identity theft.

**District of Columbia Residents:** The District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; [oag@dc.gov](mailto:oag@dc.gov), and [www.oag.dc.gov](http://www.oag.dc.gov).

**Iowa Residents:** The Attorney General can be contacted at Office of Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319, +1 (515) 281-5164, [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov). You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

**Massachusetts Residents:** You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, [www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html). You have the right to obtain a police report if you are a victim of identity theft..

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

**North Carolina Residents:** The Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; +1 (919) 716-6400; or [www.ncdoj.gov](http://www.ncdoj.gov).

**Oregon Residents:** The Attorney General can be contacted at Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, +1 (877) 877-9332 (toll-free in Oregon), +1 (503) 378-4400, or [www.doj.state.or.us](http://www.doj.state.or.us).

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