



Return mail will be processed by: IBC
PO Box 1122
Charlotte, NC 28201-1122
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February 8, 2017

Dear :

At Land Title Guarantee Company ("Land Title" or "Company"), we are committed to safeguarding our employees' personal information. Even strong safeguards, however, can be defeated when scammers trick our employees who are authorized to access employee personal information. We are writing to inform you about such a scam that involved your personal information and to let you know the steps that Land Title is taking in response.

In March and May 2016, a Land Title employee received separate e-mails which appeared to come from Land Title's President. These "phishing" e-mails instructed the employee to send W-2 information for Land Title's workforce in 2015. The employee responded mistakenly to two of these e-mails by sending personal information, including your name, Social Security number, and home address.

In response to reports from employees in June 2016 of tax-related identity theft, Land Title promptly conducted an investigation which included working closely with the Company's third-party payroll provider to identify any irregularities. That investigation did not uncover any connection between Land Title and the employees' reports. After receiving new reports last month of similar incidents, Land Title promptly renewed its investigation and thoroughly reviewed information stored on the Company's information systems. Through these diligent efforts, the Company uncovered the phishing e-mails on or about January 27, 2017. Land Title has contacted the FBI concerning these incidents and will cooperate fully in any investigation.

In response, Land Title is offering you two years of identity protection at no cost to you. Your two-year membership in Experian's ProtectMyID™ Elite product will help you to detect possible misuse of your personal information and will provide identity protection services focused on identification and resolution of possible identity theft. Once you activate your ProtectMyID Elite membership, your credit report will be monitored daily for 50 leading indicators of identity theft. You will receive timely credit alerts from ProtectMyID Elite on any key changes in your credit report.

If you wish to enroll in ProtectMyID Elite, you will need to do the following:

1. **VISIT** the ProtectMyID Elite Web Site: <http://www.protectmyid.com/enroll> or call 877-441-6943 to enroll
2. **PROVIDE** your Activation Code:

Enrollment Deadline: February 10, 2019

If you have any questions concerning Experian's ProtectMyID™ Elite or if you prefer to enroll over the phone for delivery of your membership via US mail, please call Experian at 877-441-6943.

In addition to arranging for two-years of free identity protection, we have included with this letter additional information on steps you can take to reduce the risk of tax-related identity fraud and to protect the security of your personal information. We urge you to review this information carefully.

Please know that Land Title takes the security of your personal information seriously. We are taking steps to prevent a recurrence, including a comprehensive review of our policies and procedures for safeguarding employees' personal information and training for employees with access to that data.

We sincerely regret any inconvenience these incidents might cause you. If you have any questions, please contact our dedicated call-center at 1-888-687-9294 (open Monday through Friday, 7:00 AM MST – 5:00 PM MST).

Sincerely,

John Freyer
President

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Steps To Protect The Security Of Your Personal Information

By taking the following steps, you can help reduce the risk that your personal information may be misused.

1. Enroll in ProtectMyID Elite. You must personally activate credit monitoring for it to be effective. The notice letter contains instructions and information on how to activate your ProtectMyID Elite membership. If you need assistance or if you want to enroll by telephone, you should contact Experian directly at 877-441-6943. Experian's ProtectMyID product will provide the following:

- **Credit Report:** A free copy of your Experian credit report.
- **Daily Credit Monitoring:** Alerts for suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process.
- **\$1 Million Identity Theft Insurance¹:** As a ProtectMyID Elite member, you are immediately covered by a \$1 Million insurance policy that can help you cover certain costs, including lost wages, private investigator fees, and unauthorized electronic fund transfers.

Please direct questions about the ProtectMyID Elite product to Experian and provide Engagement # PC106284. Enrolling in ProtectMyID Elite will not affect your credit score.

2. Tax-Related Identity Theft. To reduce the risk of tax-related fraud, you may contact the IRS Identity Protection Specialized Unit at (800) 908-4490 (Monday - Friday, 7 am - 7 pm local time; Alaska and Hawaii follow Pacific time); <https://www.irs.gov/uac/Newsroom/Tips-for-Taxpayers.-Victims-about-Identity-Theft-and-Tax>Returns-2014>. You may be asked to fill out an IRS Identity Theft Affidavit, Form 14039, after the call. If you receive a Letter 4883C from the IRS asking you to verify your identity within 30 days, you should follow the instructions in the letter. If the IRS rejects your e-filed tax return because of a duplicate tax filing with your Social Security number, you should submit your tax returns in paper form and include the Identity Theft Affidavit with your filing. For more information about tax-related identity theft and how to respond to it, please visit the IRS' website at: <https://www.irs.gov/individuals/identity-protection>.

3. Review your credit reports. Under federal law, you are entitled every 12 months to one free copy of your credit report from each of the three national credit bureaus. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report from one of the three credit bureaus every four months.

4. Review your account statements. You should carefully review for suspicious activity the statements that you receive from credit card companies, banks, utilities and other service providers.

5. Remain vigilant and respond to suspicious activity. If you receive an e-mail or mail alert from Experian, contact a ProtectMyID Elite fraud resolution representative Toll-Free at 877-441-6943 or www.protectmyid.com. If you notice suspicious activity on an account statement, report it to your credit card company or service provider and consider closing the account. You also should consider reporting such activity to your local police department, your state's attorney general, and the Federal Trade Commission.

6. Consider placing a fraud alert with one of the three national credit bureaus. You can place an initial fraud alert by contacting one of the three national credit bureaus listed below. For 90 days, an initial fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you but also may delay you when you seek to obtain credit. If you decide to enroll in ProtectMyID, you should place the fraud alert after enrolling. You can also receive information from all three bureaus regarding how to place a security freeze. The contact information for all three bureaus is as follows:

Equifax
P.O. Box 740256
Atlanta, Georgia 30374
1-800-525-6285
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com

¹Identity 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 term, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

7. Additional Information. You can obtain additional information about steps you can take to prevent identity theft, including how to place a fraud alert or security freeze, from the following:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue NW
Washington, DC 20580
<http://www.ftc.gov/bcp/edu/microsites/idtheft/>
(877) IDTHEFT (438-4338) / TDD: (866) 653-4261

If you live in North Carolina, please read the additional notice below that applies to you:

For Residents of North Carolina:

You can obtain information from your state's Attorney General Office about steps you can take to prevent identity theft.

North Carolina Office of the Attorney General
Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226 (within North Carolina)
1-919-716-6000 (outside of North Carolina)
www.ncdoj.com