

July 23, 2018

«FirstName» «MiddleName» «LastName» «Suffix» «StrAdd1» «StrAdd2» «City», «STATE» «Zip»

RE: NOTICE OF DATA BREACH

Dear «FirstName» «LastName» «Suffix»:

Stoneleigh Recovery Associates, LLC (SRA) is a debt collection company, but this is not an attempt to collect a debt. SRA recently learned that your personal information, consisting of your social security number, prior/current home address, and email address may have been viewed by one unauthorized person on or around April 19th of this year. Please be assured that we have taken every step necessary to address the incident.

SRA wanted to notify you so that you would be able to take whatever steps you choose to protect your personal information. Some of the recommended steps are outlined below as well as the contact information for the relevant agencies that can provide additional information and assistance.

SRA recognizes the inconvenience and worry that can accompany a potential identity theft problem. Therefore, SRA would like to offer you credit report monitoring for one year at no cost through Experian's IdentityWorks<sup>TM</sup> program. To activate your membership and start monitoring your personal information please:

- Enroll by: October 31, 2018 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/3bplus
- Provide your activation code: «ACTIVATION\_CODE»
- Provide this engagement number: DB07724
- Contact Experian's customer care team with questions at 877.890.9332

The details of the program and instructions on how to activate the subscription are described in detail below.



### WHAT YOU CAN DO—FRAUD ALERTS

You should place a fraud alert on your credit file. You have the right to ask a nationwide consumer reporting agency to place a free 90-day fraud alert in your file. A fraud alert on your credit report tells creditors to contact you before opening any new accounts or making any changes to your existing accounts. There are three national consumer reporting agencies:

Experian:	1-888-397-3742	P.O. Bo 9532
	www.experian.com	Allen, TX 75013
Equifax:	1-888-766-0008	P.O. Box 740241
	www.equifax.com	Atlanta, GA 30374
TransUnion:	1-800-680-7289	P.O. Box 6790
	www.transunion.com	Fullerton, CA 92834-
		6790

Pursuant to law, you are entitled to a free copy of your credit report once every 12 months from each of the agencies listed above. You can make this request at the following website: www.annualcreditreport.com.

You can also contact any one of the three agencies directly to start the fraud alert process. As soon as that agency processes your fraud alert, it will notify the other two agencies on your behalf. The other agencies must then place fraud alerts in your file.

The fraud alert also entitles you to a free copy of your credit report from each of the three credit report bureaus. Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit reports periodically can help you spot problems and address them quickly.

## SUSPICIOUS ACTIVITY

If you do find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the FTC (contact information provided below). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations.



## **SECURITY FREEZES**

You can elect to place a security freeze on your file. A security freeze is designed to prevent the information in your credit file from being reported to others, such as credit grantors, lenders and service providers. Generally, a security freeze must be requested in writing from each of the three national consumer reporting agencies and it will remain on your credit file unless you request in writing that it be removed. In certain instances it may be free, such as in cases of reported identity theft, or for people over 65 years old living in Illinois. For additional information including specific details as to cost, please contact the agencies directly:

Experian:	1-888-397-3742 www.experian.com	Experian Security Freeze P.O. Box 9554 Allen, TX 75013
Equifax:	1-800-525-6285 http://www.equifax.com/ answers/help/security- freeze/en_cp	Equifax Security Freeze P.O. Box 105788 Atlanta, GA 3348
TransUnion:	1-800-680-7289 www.transunion.com	TransUnion Fraud Victim Assistance P.O. Box 6790 Fullerton, CA 92834

### **ADDITIONAL INFORMATION**

We also recommend that you read *Take Charge: Fighting Back Against Identity Theft*, a comprehensive guide from the FTC to help you guard against and deal with identity theft. The guide can be found at: http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt04.pdf.

For additional information you can contact:

Federal Trade Commission:	1-877-438-4338	Consumer Response Center Room 130-
	www.ftc.gov/idtheft	В
		600 Pennsylvania Ave., NW
		Washington, DC 20580
Montana Attorney General	Consumer Hotline	https://dojmt.gov/consumer/affected-
Office of Consumer Protection	1-800-481-6896	data-breach/
	1-406-444-4500	



# WHAT WE ARE DOING—IDENTITYWORKS<sup>TM</sup>

IdentityWorks helps detect possible misuse of your personal information and provides you with superior identity detection and resolution of identity theft.

If you have questions about IdentityWorks, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **877.890.9332** by **October 31, 2018.** Be prepared to provide engagement number: **DB07724** 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, 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<sup>TM</sup>: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- Up to \$1 Million Identity Theft Insurance\*\*: Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **877.890.9332.** 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 (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 Identity Restoration support 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. You will also find self-help tips and information about identity protection at this site.

Finally, please be aware that we have retrained our administrative staff to ensure that they are aware of our existing policies and procedures that require checking diligently all information mailed to consumers so that it only contains information pertaining to that one consumer and no others.

If you have any questions about our offer or anything else please let me know. You can also send correspondence addressed to me at the address below.

Sincerely,

Kelly Knepper-Stephens General Counsel and Chief Compliance Officer 810 Springer Drive Lombard, IL 60148 630-396-8087 kstephens@stoneleigh.biz