



Midland  
Credit  
Management™

an encore capital group company

Return Mail Processing  
PO Box 589  
Claysburg, PA 16625-0589

February 17, 2021

G2246-L01-0000001 T00001 P001 \*\*\*\*\*MIXED AADC 159



SAMPLE A SAMPLE-L01

APT 123

123 ANY ST

ANYTOWN, US 12345-6789



## Notice Regarding Apparent Unauthorized Access of Personal Information

Dear Sample A Sample,

I am writing to you on behalf of Midland Credit Management, Inc. ("MCM"), a financial services company that works with consumers to help them resolve past-due debts. In doing so we receive personal information about the consumers we are attempting to assist, and I am writing to inform you of an incident we recently discovered that appears to have involved certain of your personal information.

### What happened?

We recently discovered that unauthorized persons may have obtained certain of your personal information. An investigation was immediately commenced and law enforcement has been notified. Because we believe that some of your personal information appears to have been obtained, you are receiving this notice.

### What information was involved?

The personal information that appears to have been obtained includes your name and social security number.

### What we are doing.

We are not aware of any evidence that any unauthorized party has attempted to misuse your personal information. Nonetheless, we are offering you free credit monitoring and identity theft protection services provided by Experian. Please refer to Attachment A for more information about these services and how to enroll.

We take the security of your information seriously. We had extensive safeguards in place prior to the incident to protect personal information and are in the process of taking steps to further strengthen the ways we protect such information. Law enforcement has also been notified of the incident. This notice has not been delayed because of a law enforcement investigation. Additional information required by certain state laws is included in Attachment B.

Although this communication is from Midland Credit Management, Inc., this is not an attempt to collect a debt.

350 Camino De La Reina, Suite 100, San Diego, CA 92108

T 877.445.4581

W [midlandcreditonline.com](http://midlandcreditonline.com)

0000001



G2246-L01

**What you can do.**

It is always a good idea to remain vigilant against threats of identity theft and to regularly review and monitor your account statements and credit history for any signs of unauthorized transactions or activity. In addition to signing up for the free credit monitoring that MCM is offering, you can contact the consumer reporting agencies listed in Attachment B for more information on fraud alerts, security freezes, and other steps you can take to avoid identity theft. It is also always a good idea to verify the identity of anyone who contacts you regarding one of your accounts. Should any party contact you about your MCM account that you suspect is not MCM, please notify MCM immediately at (877) 445-4581 ext. 67124.

**For more information.**

For more information about the free credit monitoring that MCM is offering through Experian or other questions relating to this notice, please contact Experian at (877) 890-9162 between the hours of 6 a.m. – 8 p.m. PST Monday through Friday or 8 a.m. – 5 p.m. PST Saturday through Sunday.

For more information about the account at issue, please contact MCM at (877) 445-4581 ext. 67124 on Monday from 8am PT – 5pm PT and Tuesday through Friday from 6am PT – 2:30pm PT.

Sincerely,

The MCM Security Team

## ATTACHMENT A

### How to Sign up for Credit Monitoring Services

To help protect your identity, we are offering a complimentary one-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: 05/31/2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, 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) 890-9162 by **05/31/2021**. Be prepared to provide engagement number DB25479 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.
- **Identity Restoration:** Identity Restoration agents 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<sup>\*\*</sup>:** 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) 890-9162. 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](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

*\* 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.*

0000001



## ATTACHMENT B

### How to Monitor Your Credit History

In addition to signing up for the free credit monitoring service that MCM is providing through Experian, you may obtain a free copy of your credit report online every 12 months at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax P.O. Box 740241 Atlanta, GA 30374-0241 800-685-1111 <a href="http://www.equifax.com">www.equifax.com</a>	Experian P.O. Box 2002 Allen, TX 75013 888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	TransUnion P.O. Box 1000 Chester, PA 19016 800-888-4231 <a href="http://www.transunion.com">www.transunion.com</a>
--	--	--

### Credit Freezes

You may put a credit freeze (or security freeze) on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Credit freeze laws vary from state to state, but there is no cost anywhere in the country for freezing or unfreezing your credit file. You must separately place a credit freeze on your credit file at each credit reporting company, and may need to provide the following information: (1) full name, middle initial and any suffixes; (2) social security number; (3) complete addresses for past 2 years; (4) date of birth; (5) a copy of a government-issued identification card; (6) proof of your current address (such as a utility bill or telephone bill); and (7) proof of your identity (such as a copy of your Social Security card, pay stub with social security number, or W2 or 1099 form).

### Online Account Security

As a reminder, it is always a good practice to remain vigilant with respect to reviewing your account statements and credit reports from one or more of the national credit reporting agencies above, and to promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission ("FTC"). For more information about credit freezes, fraud alerts, and other steps you can take to prevent identity theft, you can contact the national credit reporting agencies or the FTC, at 600 Pennsylvania Avenue, NW, Washington, DC 20580; 1-877-ID-THEFT (438-4338); or [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft). Additional information for residents of certain states is included below.

**Maryland Residents:** In addition to the sources noted above, you may obtain information about preventing identity theft by contacting the Maryland Office of the Attorney General at 200 St. Paul Place, Baltimore, MD 21202; 410-528-8662; or [www.marylandattorneygeneral.gov/](http://www.marylandattorneygeneral.gov/).

**New York Residents:** In addition to the sources noted above, you may obtain information about preventing identity theft by contacting the New York Office of the Attorney General at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or [www.ag.ny.gov](http://www.ag.ny.gov).

**North Carolina Residents:** In addition to the sources noted above, you may obtain information about preventing identity theft by contacting the North Carolina Office of the Attorney General at 9001 Mail Service Center, Raleigh, NC 27699-9001; 919-716-400; or [www.ncdoj.gov](http://www.ncdoj.gov).

**Rhode Island Residents:** In addition to the sources noted above, you may obtain information about preventing identity theft by contacting the Rhode Island Office of the Attorney General at 150 South Main Street, Providence, RI 02903; 401-274-4400; or [www.riag.ri.gov](http://www.riag.ri.gov).

**Washington D.C. Residents:** In addition to the sources noted above, you may obtain information about preventing identity theft by contacting the Washington D.C. Office of the Attorney General at 400 6<sup>th</sup> Street, NW, Washington, D.C. 20001; 202-727-3400; or [www.oag.dc.gov](http://www.oag.dc.gov).