

November 14 Notice

We represent Breckenridge IS, Inc. located at 3550 George Busbee Parkway N.W., Suite 300, Kennesaw, Georgia 30144, and are writing to supplement our October 28, 2022 notice to your office which is attached hereto as *Exhibit A*. By providing this notice, Breckenridge does not waive any rights or defenses regarding the applicability of Maine law, the applicability of the Maine data event notification statute, or personal jurisdiction.

Nature of the Data Event

Breckenridge provides property insurance validation services for various lender institutions within the United States. On July 5, 2022, Breckenridge discovered suspicious activity on certain computer systems. Breckenridge immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. The investigation determined that there was unauthorized access to certain of our servers beginning on May 26, 2022. Breckenridge learned on July 11, 2022 that certain information related to our employees was obtained from the network and Breckenridge immediately began the process of determining what specific data and whose data was impacted.

Starting on July 21, 2022, Breckenridge began providing notice of the incident to its customers. At that time before determining any specific impacted individuals as the review of the data continued, Breckenridge provided preliminary information to its employees and the possibility of an impact to their personal data.

Now that our review of the data is completed, we know that the information that could have been subject to unauthorized access includes name, address, Social Security number and Driver's License number.

Notice to Maine Residents

Breckenridge completed notice to affected individuals on November 14, 2022. This notice includes twentyone (21) additional Maine residents. Written notice was provided in substantially the same form as the letter attached here as *Exhibit B*.

Other Steps Taken and To Be Taken

Upon discovering the event, Breckenridge moved quickly to investigate and respond to the incident, assess the security of Breckenridge systems, and identify potentially affected individuals. Further, Breckenridge notified federal law enforcement regarding the event. Breckenridge is also working to implement additional safeguards and training to its employees. As shown in Exhibit B, Breckenridge is providing access to credit monitoring services for 24 months, through IDX, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Breckenridge is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. Breckenridge is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.



Maine Security Breach Reporting Form -Review

select one) Entity Name Bi Street Address 35 City Ke	inancial Services reckinridge IS, Inc./Overby-Sewell Company 550 George Busbee Parkway NW, Suite 300
Street Address 35 City Ke	550 George Busbee Parkway NW, Suite 300
City Ke	
)	
Ctota an Country of autoida tha UC	ennesaw
State, or Country if outside the US G	ieorgia
Zip Code 30	0144
Name Ki	irk A. Stephens
Title C	hief Compliance Officer, SVP
Telephone Number67	78-322-3521
Email Address ks	stephens@breckgrp.com
Relationship to entity whose Er	mployee
information was compromised	
Total number of persons affected 22	2607

Total number of Maine residents affected	1
Date(s) Breach Occurred	05/26/2022
Date Breach Discovered	07/05/2022
Description of the Breach (please	External system breach (hacking)
check all that apply)	
Information Acquired - Name or	Financial Account Number or Credit/Debit Card Number (in combination
other personal identifier in	with security code, access code, password or PIN for the account)
combination with (please check all	
that apply)	
Type of notification	Written
Date(s) of consumer notification	10/28/2022
Were identity theft protection	Yes
services offered?	
If yes, please provide the duration,	24 months of credit and identity monitoring through IDX
the provider of the service and a	
brief description of the service	

< PREVIOUS CONTINUE TO SUBMIT FORM >

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Maine Security Breach Reporting Form

Thank you for submitting the breach details through this reporting form. The information you have provided has been submitted to the agency.

Please close this browser window.



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EXHIBIT 1

We represent Breckenridge IS, Inc. and its subsidiary, Overby-Seawell Company ("OSC") located at 3550 George Busbee Parkway N.W., Suite 300, Kennesaw, Georgia 30144, and are writing to notify your office on behalf of Renasant Bank ("Renasant"), a Mississippi-chartered bank headquartered in Tupelo, Mississippi of an incident that may affect the security of some personal information relating to one (1) Maine resident. By providing this notice, OSC does not waive any rights or defenses regarding the applicability of Maine law, the applicability of the Maine data event notification statute, or personal jurisdiction.

Nature of the Data Event

OSC provides property insurance validation services for various lender institutions, including Renasant, within the United States. For business purposes, OSC received the information of individuals from customer organizations which OSC utilized to validate property insurance for its customers.

On July 5, 2022, OSC discovered suspicious activity on certain computer systems. OSC immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. The investigation determined that there was unauthorized access to certain of our servers beginning on May 26, 2022. OSC learned on July 11, 2022 that certain information related to our customers was obtained from OSC's network and OSC immediately began the process of determining what data was impacted and to whom that data related. OSC undertook a comprehensive review of impacted files and later determined that the files contained certain information provided by lenders related to individuals. OSC has seen no evidence of misuse of any information related to this incident. No systems or networks of our customers, such as Renasant, were impacted by this incident.

Starting on July 21, 2022, OSC began providing notice of the incident to customers and, as the review of the data continued, subsequently provided lenders with their specific data that was impacted by this incident. OSC worked with their customers to determine what personal information related to individuals was stored on the OSC network, and to whom that information related. During these communications, OSC offered to mail letters to potentially impacted individuals on behalf of these customers.

The information that could have been subject to unauthorized access includes name, address, and loan account numbers. No Social Security numbers or information related to any bank accounts maintained at Renasant were impacted by this incident.

Notice to Maine Resident

OSC completed notice to individuals on October 28, 2022. OSC provided written notice of this incident to affected clients of Renasant, which includes one (1) Maine resident. Written notice was provided in substantially the same form as the letter attached here as *Exhibit* A.

Other Steps Taken and To Be Taken

Upon discovering the event, OSC moved quickly to investigate and respond to the incident, assess the security of OSC systems, and identify potentially affected individuals. Further, OSC notified federal law enforcement regarding the event. OSC is also working to implement additional safeguards and training to its employees. As shown in Exhibit A, OSC is providing access to credit monitoring services for twenty-four (24) months, through IDX, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, OSC is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. OSC is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

EXHIBIT A

To Enroll, Please Call: (833) 875-0833 Or Visit: <u>https://response.idx.us/OSCrenasant</u> Enrollment Code: <<<u>Enrollment Code>></u>

<<Name 1>> <<Name 2>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>>

October 28, 2022

Notice of Data <<<u>Event/Breach</u>>>

Dear <<<Name 1>> <<<Name 2>>:

Overby-Seawell Company ("OSC") writes to notify you of an incident that affected the privacy of some of your information. OSC is a vendor that provides property insurance validation for banks and lenders, including Renasant Bank. To perform these services, OSC was provided certain information related to property(ies) you own or for which you co-signed. We are providing this letter in connection with property insurance validation services we provided to Renasant Bank. This letter includes details of the incident, OSC's response, and steps you may take to better protect against possible misuse of your information, should you feel it appropriate to do so.

What Happened? On July 5, 2022, OSC discovered suspicious activity on certain computer systems. We immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. Our investigation determined that there was unauthorized access to certain of our servers beginning on May 26, 2022. We learned on July 11, 2022 that certain customer information was obtained from OSC's network. OSC undertook a diligent review of all impacted files. This review determined that the files contained certain information related to you. Our business customers' systems, such as Renasant Bank's, were not impacted by this incident.

What Information Was Involved? OSC determined that the following information related to you was present within the impacted files: your name, address, and loan number. Your Social Security number and/or information related to any bank accounts you maintain with Renasant Bank were not impacted by this event. OSC is not aware of any misuse of your information as a result of this incident.

What We Are Doing. Upon discovery, we immediately commenced an investigation to confirm the nature and scope of the incident. We reported this incident to law enforcement and are cooperating and assisting in their investigation. We have deployed enhanced monitoring across our servers, implemented advanced security measures throughout our network, and we are taking steps to implement additional safeguards and review policies and procedures relating to data privacy and security.

Securing and protecting your information remains our highest priority. Although we are not aware of any misuse of your information as a result of this event, out of an abundance of caution, we are offering you complimentary credit monitoring through IDX. These services will be available to you for 24 months at no cost to you in order to give you peace of mind. This letter contains additional information regarding these services and instructions on how you may enroll. You must complete the enrollment steps listed in this letter.

What You Can Do. We recommend that you activate your complimentary credit monitoring services. OSC also encourages you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring free credit reports for suspicious activity and to detect errors. You can review the enclosed *Steps You Can Take to Help Protect Personal Information* for additional details on how to take steps to protect your information, should you feel it is necessary to do so. Please report any suspected activity to OSC.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please go to <u>https://response.idx.us/OSCrenasant</u> or call (833) 875-0833, Monday through Friday, from 9:00 a.m. to 9:00 p.m. Eastern Time. Additionally, you can write to us at Overby-Seawell Company, Attention: Incident Response, 3550 George Busbee Parkway NW, Kennesaw, GA 30144.

We sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

Keith Gilroy U Division President Overby-Seawell Company

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Credit Monitoring Enrollment Instructions

1. Website and Enrollment. Go to <u>https://response.idx.us/OSCrenasant</u> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is January 28, 2023.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at (833) 875-0833 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit <u>www.annualcreditreport.com</u> or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1- 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. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit 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 credit 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. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to 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, etc.); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/	https://www.experian.com/help/	https://www.transunion.com/
credit-report-services/		credit- help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert	Experian Fraud Alert	TransUnion Fraud Alert
P.O. Box 105069	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5069	Allen, TX 75013	Chester, PA 19016
Equifax Credit Freeze,	Experian Credit Freeze,	TransUnion Credit Freeze
P.O. Box 105788	P.O. Box 9554, Allen, TX 75013	P.O. Box 160,
Atlanta, GA 30348-5788		Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; <u>www.identitytheft.gov</u>; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade

Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For Massachusetts Residents, Under Massachusetts law, you have the right to obtain any police report filed in regard to this 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 District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and <u>oag.dc.gov</u>.

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 <u>www.oag.state.md.us</u>.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "**prescreened**" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act by visiting <u>www.consumerfinance.gov/</u>///201504_cfpb_summary_your-rights-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, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <u>https://ag.ny.gov/</u>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and <u>www.ncdoj.gov</u>.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; <u>www.riag.ri.gov</u>; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 1 Rhode Island residents impacted

EXHIBIT B

OSC INSURANCE SERVICES P.O. Box 1907 Suwanee, GA 30024

To Enroll, Please Call: 1-833-896-8665 Or Visit: <u>https://response.idx.us/Breckenridge</u> Enrollment Code: [XXXXXXX]

<<Name 1>> <<Name 2>> <<Address 1>> <<Address 2>> <<City>>, <<State>> <<Zip>> <<Country>>

November 14, 2022

Notice of Data [Event/Breach]

Dear <<<Name 1>> <<<Name 2>>:

Breckenridge IS, Inc. ("Breckenridge") writes to notify you of an incident that affected the privacy of some of your information. This letter includes details of the incident, our response, and steps you may take to better protect against possible misuse of your information, should you feel it appropriate to do so.

What Happened? On July 5, 2022, Breckenridge discovered suspicious activity on certain computer systems. We immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. Our investigation determined that there was unauthorized access to certain of our servers beginning on May 26, 2022. We learned on July 11, 2022 that certain information was stolen from Breckenridge network. Breckenridge undertook a comprehensive and detailed review of impacted files and determined on September 22, 2022, that the files contained certain information related to you. Breckenridge has seen no evidence of misuse of any information related to this incident.

What Information Was Involved? Breckenridge determined that the following information related to you was present within the impacted files: <data elements> and name.

What We Are Doing. Upon discovery, we immediately commenced an investigation to confirm the nature and scope of the incident. We reported this incident to law enforcement and are cooperating and assisting in the investigation. We are taking steps to implement additional safeguards and review policies and procedures relating to data privacy and security.

As an added precaution, we are also offering you complimentary access to 24 months of credit monitoring and identity theft restoration services, through IDX. You will need to enroll yourself in these services if you wish to do so, as we are not able to activate them on your behalf. Please review the instructions contained in the attached *Steps You Can Take to Help Protect Your Information* for additional detail on these services

What You Can Do. Breckenridge encourages you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring free credit reports for suspicious activity and to detect errors. You can review the enclosed *Steps You Can Take to Help Protect Personal Information* for additional details on how to take steps to protect your information, should you feel it is necessary to do so.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please call 1-833-896-8665, Monday through Friday, from 9:00 a.m. to 9:00 p.m. Eastern Time. Additionally, you can write to us at Overby-Seawell Company, Attention: Incident Response, 3550 George Busbee Parkway NW, Kennesaw, GA 30144.

We sincerely regret any inconvenience or concern this incident may cause you

Sincerely,

David Ajordan

David A. Jordan Chief Executive Officer Breckenridge IS, Inc.

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Credit Monitoring Enrollment Instructions

1. Website and Enrollment. Go to <u>https://response.idx.us/Breckenridge</u> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is February 14, 2023.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-833-896-8665 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit <u>www.annualcreditreport.com</u> or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1year 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. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit 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 credit 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. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to 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, etc.); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
	https://www.experian.com/help/	https://www.transunion.com/credit-
credit- report-services/		help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert	Experian Fraud Alert	TransUnion Fraud Alert
P.O. Box 105069 Atlanta, GA 30348-5069	P.O. Box 9554 Allen, TX 75013	P.O. Box 2000 Chester, PA 19016
Equifax Credit Freeze,	Experian Credit Freeze,	TransUnion Credit Freeze,
P.O. Box 105788 Atlanta, GA	P.O. Box 9554, Allen, TX 75013	P.O. Box 160, Woodlyn, PA 19094
30348-5788		

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; <u>www.identitytheft.gov</u>; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade

Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For Massachusetts Residents, Under Massachusetts law, you have the right to obtain any police report filed in regard to this 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 District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and <u>oag.dc.gov</u>.

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 <u>www.oag.state.md.us</u>.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "**prescreened**" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting <u>www.consumerfinance.gov/f/201504 cfpb summary your-rights-underficra</u>.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, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <u>https://ag.ny.gov/</u>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and <u>www.ncdoj.gov</u>.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; <u>www.riag.ri.gov</u>; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are [#] Rhode Island residents impacted