



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

December 2, 2020

G0132-L1A-0000001 T00001 P001 \*\*\*\*\*MIXED AADC 159  
SAMPLE A SAMPLE - L01 A - DIRECT ENERGY  
COMPANY  
APT 123  
123 ANY ST  
ANYTOWN, US 12345-6789



**RE: Notice of Data Breach**

Dear Sample A Sample:

I am writing to you on behalf of Direct Energy LP (“Direct Energy”) with important information about a data security incident that occurred on November 3, 2020 at a vendor that provides data analytics services for us. [EXTRA1] takes the protection and proper use of your personal information very seriously. We are, therefore, contacting you to explain the incident and provide you information about security measures you can take to protect yourself and your personal information.

**What Happened:**

On November 3, 2020, we were notified of a data security incident that occurred at one of our data analytics vendors, which involved some of [EXTRA1]’s customer information. The incident involved a “ransomware” attack on the vendor’s systems on November 3, 2020. On that date, it appears that unauthorized parties accessed and extracted some of the vendor’s client files, including some files containing customer information of [EXTRA1]. In accordance with the standard recommendation of the FBI and financial regulators, the vendor did not pay the ransom, and immediately began working to contain the incident and terminate any unauthorized access. [EXTRA2] This notice was not delayed as the result of a law enforcement investigation.

**What Information Was Involved:**

This incident involved your [EXTRA3]. As a result, your personal information may have been exposed to others.

**What We Are Doing:**

We understand that the vendor has taken actions to mitigate the incident, including notifying law enforcement, successfully locking out the unauthorized users from their system, and undertaking a full forensic investigation of the incident. In addition, we have suspended all activity with this vendor. With respect to payment card data, we have notified Visa, Mastercard, American Express and Discover so that they may take appropriate action to protect cardholders. [EXTRA4]

Further, to help protect your identity, we are offering a complimentary two-year membership of Experian’s® IdentityWorks<sup>SM</sup>. This product provides you with 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: February 28, 2021** (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 or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian’s customer care team at (855) 896-4451 by **February 28, 2021**. Please be prepared to provide engagement number **ENGAGE#** as proof of eligibility for the identity restoration services by Experian. A credit card is not required for enrollment in Experian IdentityWorks.

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## ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

### What You Can Do:

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 agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** 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.

### For More information:

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 (855) 896-4451. 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 two years 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. You should also report any suspected incident of identity theft to law enforcement and you can obtain a copy of any resulting police report. You should also notify your state Attorney General and the FTC. [EXTRA6]

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at (855) 896-4451.

Sincerely,



Bruce Stewart  
President

\* 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.

## Information on Obtaining Credit Reports, Credit Freezes and Security Alerts

It is important that you remain vigilant over the next 12 to 24 months by reviewing your account statements and monitoring your credit reports for suspicious activity. We have provided information below about how to contact the credit reporting agencies and the Federal Trade Commission to obtain your credit report, place fraud alerts and credit freezes, and obtain additional information.

**Obtain a Free Credit Report:** You may obtain a free copy of your credit report from each of the three nationwide consumer reporting agencies by calling 1-877-322-8228 or going online to [www.annualcreditreport.com](http://www.annualcreditreport.com). Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies.

**Credit Freezes & Fraud Alerts:** You have a right to place a 'security freeze' on your credit report at no charge, which will prohibit a credit reporting agency from releasing information in your credit report without your written authorization. The security freeze is designed to prevent credit loans, and services from being approved in your name without your consent. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prohibit the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other accounts involving the extension of credit. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your 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 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements. To place a security freeze on your credit report, you must contact **each** of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)) by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

<b>Experian: (888) 397-3742</b> Experian Security Freeze P.O. Box 9554 Allen, TX 75013 <a href="https://www.experian.com/freeze/center.html">https://www.experian.com/freeze/center.html</a>	<b>Equifax: (877) 298-0045</b> Equifax Information Services LLC P.O. Box 105788 Atlanta, GA 30348-5788 <a href="https://www.equifax.com/personal/credit-report-services/credit-freeze/">https://www.equifax.com/personal/credit-report-services/credit-freeze/</a>	<b>TransUnion: (888) 909-8872</b> TransUnion Credit Freeze P.O. Box 160 Woodland, PA 19094 <a href="https://www.transunion.com/credit-freeze">https://www.transunion.com/credit-freeze</a>
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In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agencies, depending on whether you do so online, by phone, or by mail: (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 years, the addresses where you have lived over the prior five years, (5) Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed, (6) a legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.), (7) Social Security Card, pay stub, or W2, (8) if you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.



[EXTRAS]

To learn more about fraud alerts, security freezes, and protecting yourself from identity theft and to report incidents of identity theft, you can visit the Federal Trade Commission's website at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or [www.ftc.gov/credit](http://www.ftc.gov/credit), or call 1-877-IDTHEFT (1-877-438-4338). You may also receive information from the Federal Trade Commission by writing to: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. You also have a variety of rights under the federal Fair Credit Reporting Act (FCRA). For more information on your FCRA rights, visit: <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>

For residents of the following states, your state's statute requires that we notify you that you may also obtain information about preventing and avoiding identity theft from your State Attorney General's Office or other state resource listed below:

- Maryland: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us)
- North Carolina: North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov)
- New York: New York Division of Consumer Protection, consumer hotline 800-697-1220, [https://www.dos.ny.gov/consumerprotection/security\\_breach/data\\_security\\_breach.htm](https://www.dos.ny.gov/consumerprotection/security_breach/data_security_breach.htm)
- Rhode Island: RI Office of the Attorney General, 150 South Main Street, Providence, RI 02903, (401) 274-4400; <http://www.riag.ri.gov/ConsumerProtection/About.php#>
- Washington DC: Office of the Attorney General for the District of Columbia: <https://oag.dc.gov/>.

**APPENDIX TO SAMPLE NOTIFICATION LETTER  
FOR MAINE ATTORNEY GENERAL**

Key to Extra Fields:

Extra1: Shortened name of company, e.g. “Direct Energy”

Extra2: Unique field for Rhode Island residents only

Extra3: Describes the nature of the PII and includes one of the following:

- “your bank account information”
- “your credit card information”
- “your username and password”

Extra 4: This field is only used if “your username and password” appears anywhere in Extra3.

“We have implemented a password change in our systems as precaution. The next time you log into your account with us you will be asked to reset your password. Please do so, and also change your password on other accounts if you have used the same login credentials for any other accounts.”

Extra 5: This field is only used if “your bank account information” appears anywhere in Extra3.

“Security Alert with ChexSystems: You may place an alert with ChexSystems. Chex Systems, Inc. is a consumer-reporting agency governed by the FCRA and other laws (the Federal Trade Commission enforces the FCRA) which provides account verification services to its financial institution members to aid them in identifying account applicants who may have a history of account mishandling (for example, people whose accounts were overdrawn and then closed by them or their bank). In short, ChexSystems is like the credit reporting agencies (Equifax, Experian, TransUnion) but specific to checking/savings history instead of credit/loan history. ChexSystems has two protections available:

- Consumer Report Security Alert. This puts a flag on your consumer file stating the banking institution needs to take additional steps to confirm it is you who is initiating the action (much like placing a fraud alert with the credit reporting agencies). You may request a 90-day alert, which is the default, though you may extend it to 7 years if you complete the ChexSystems ID Theft affidavit form (available online), have the affidavit notarized, and send the notarized affidavit to ChexSystems. To set the Consumer Report Security Alert, call (888) 478-6536 or online by visiting <https://www.chexsystems.com>.
- Consumer Report Security Freeze. This will prohibit ChexSystems from releasing any information in your consumer file without your express authorization, meaning you have to contact ChexSystems and lift the freeze in order for your information to be

released (much like placing a freeze with the credit reporting agencies). You should be aware that taking advantage of this right may delay or prevent timely approval from any user of your consumer report that you wish to do business with. The third party will receive a message indicating that you have blocked your information. To set the Consumer Report Security Freeze, call (800) 887-7652 or online by visiting <https://www.chexsystems.com>.”

Extra6: This field is only used if “your credit card information” appears anywhere in Extra 3.

“If you manage your account with us online and had a payment card stored for automatic payments on your account, you will need to update that with your new card information.”