# EXHIBIT 1

Mercyhurst University ("Mercyhurst") located at 501 E. 38th St, Erie, PA, 16546, is writing to supplement our November 8, 2022, notice to your office, attached here as *Exhibit A*. Since the submission of the November 8 Notice, Mercyhurst was able to locate additional addresses for potential affected individuals and is therefore, conducting another round of notice letter mailings. By providing this notice, Mercyhurst 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.

At the time of the initial mailing, Mercyhurst was missing address information for a very limited number of potentially affected individuals. On January 17, 2023, Mercyhurst completed their review of internal records and determined the data contained certain information related to an additional Maine resident.

On February 21, 2023, Mercyhurst provided written notice of this incident to one (1) additional Maine resident. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit B*. Between the two mailings, notice was provided to thirty-nine (39) total Maine residents.

The information that could have been subject to unauthorized access for Maine residents includes name, Social Security number, and Financial Account Information.

Mercyhurst is providing access to credit monitoring services for one (1) year, through Epiq, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Mercyhurst is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Mercyhurst 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**

### 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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### Maine Security Breach Reporting Form - Review

**EDIT** 

Type of Organization

(Please select one)

Education

**Entity Name** Mercyhurst University **Street Address** 501 East 38th Street

City Erie State, or Country if PA

outside the US

**Zip Code** 16546

Name Meredith Bollheimer

Title General Counsel and Vice President for Legal Affairs

General Counsel

**Telephone Number** (814) 824-3363

**Email Address** mbollheimer@mercyhurst.edu

Relationship to entity whose information was

compromised

Total number of persons

19,514

affected (including Maine residents)

**Total number of Maine** 38

residents affected

Date(s) Breach Occurred 01/16/2022 - 05/15/2022

**Date Breach Discovered** 09/16/2022

**Description of the Breach** External system breach (hacking)

(please check all that

apply)

Information Acquired -Social Security Number Name or other personal Financial Account Number or Credit/Debit Card identifier in combination Number (in combination with security code, access with (please check all code, password or PIN for the account) that apply) Type of notification Written Date(s) of consumer 11/08/2022 notification Were identity theft Yes protection services offered? If yes, please provide the 12 months, Epiq, Credit Monitoring and Identity duration, the provider of Restoration the service and a brief description of the service

< PREVIOUS CONTINUE TO SUBMIT FORM >

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# EXHIBIT 1

This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Mercyhurst University ("Mercyhurst") located at 501 E 38th St, Erie, PA, 16546, 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**

Earlier this year, Mercyhurst discovered suspicious activity in its environment. Upon learning this, Mercyhurst immediately launched an investigation to determine the nature and scope of the activity. The investigation, which was conducted with the assistance of third-party forensic specialists, determined that there was unauthorized access to Mercyhurst's environment between January 16, 2022 and May 15, 2022. The investigation also determined that an unauthorized actor had the ability to access certain information stored on the network during this period of time. Therefore, Mercyhurst undertook a comprehensive review of the data at risk to assess if any sensitive information could be affected and to whom it related. On September 16, 2022, Mercyhurst completed this review and determined the data contained certain information related to residents of Maine.

The information that could have been subject to unauthorized access for Maine residents includes name and one or more of Social Security number and Financial Account Information.

#### **Notice to Maine Residents**

On November 8, 2022, Mercyhurst provided written notice of this incident to thirty-eight (38) Maine residents. Written notice is being 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, Mercyhurst moved quickly to investigate and respond to the incident, assess the security of Mercyhurst systems, and identify potentially affected individuals. Further, Mercyhurst notified federal law enforcement regarding the event. Mercyhurst is also working to implement additional safeguards and training to its employees. Mercyhurst is providing access to credit monitoring services for twelve (12) months, through Epiq, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Mercyhurst is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Mercyhurst 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.

Mercyhurst is providing written notice of this incident to relevant state and federal regulators, as necessary.

# **EXHIBIT A**

### MERCYHURST I UNIVERSITY

Return Mail Processing Center P.O. Box 6336 Portland, OR 97228-6336

```
<Mail ID>>
<Name 1>>
<Name 2>>
<Address 1>>
<Address 2>>
<Address 3>>
<Address 4>>
<Address 5>>
<City>>><State>>><Zip>>>
```

<<Date>>

#### NOTICE OF <<SECURITY INCIDENT / [DATA BREACH>>

#### Dear << Name 1>> :

Mercyhurst University ("Mercyhurst") writes to notify you of an incident that may affect the privacy of some of your information. This letter provides details of the incident, our response, and steps you may take to better protect against the possible misuse of your information should you feel it is appropriate to do so.

What Happened? Earlier this year, Mercyhurst discovered suspicious activity in its environment. Upon learning this, Mercyhurst immediately launched an investigation to determine the nature and scope of the activity. The investigation, which was conducted with the assistance of third-party forensic specialists, determined that there was unauthorized access to our environment between January 16, 2022 and May 15, 2022. The investigation also determined that an unauthorized actor had the ability to access certain information stored on the network during this period of time. Therefore, Mercyhurst undertook a comprehensive review of the data at risk to assess if any sensitive information could be affected and to whom it related. On September 16, 2022, Mercyhurst completed this review and determined the data contained certain information related to you.

What Information Was Involved? Mercyhurst determined the type of information potentially impacted by this incident includes your: name, <<data elements>>.

What We Are Doing. Mercyhurst takes the confidentiality, privacy, and security of information in its care seriously. Upon discovery of the incident, we immediately commenced an investigation and took steps to implement additional safeguards and review our policies and procedures relating to data privacy and security.

In an abundance of caution, Mercyhurst is providing you with access to <<CM Length>> months of credit monitoring and identity protection services through Equifax at no cost to you. A description of the services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Protect Personal Information*. Please note that you must complete the enrollment process yourself as we are not permitted to enroll you in these services.

What You Can Do. You can review the enclosed *Steps You Can Take to Protect Personal Information* for general guidance. In addition, you can enroll in the complimentary credit monitoring and identity protection services being offered through Equifax. We also encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity.

**For More Information.** We understand you may have questions about the incident that are not addressed in this letter. If you have questions, or need assistance, please call 888-574-6901, Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time. You may also write to Mercyhurst at 501 E 38th St, Erie, PA, 16546.

Sincerely,

M. Bollhumer

Meredith Bollheimer, Esq. General Counsel and Vice President for Legal Affairs Mercyhurst University

#### STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

#### **Enroll in Credit Monitoring**

#### Equifax Credit Watch<sup>TM</sup> Gold

\*Note: You must be over age 18 with a credit file to take advantage of the product

#### <u>Key Features</u>

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>

#### **Enrollment Instructions**

#### Go to www.equifax.com/activate

Enter your unique Activation Code of *ACTIVATION CODE*> then click "Submit" and follow these 4 steps:

#### Register:

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4

#### 2. Create Account:

Enter your email address, create a password, and accept the terms of use.

#### 3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

#### 4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

#### You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

#### **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 <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> 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.

WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

<sup>&</sup>lt;sup>2</sup>The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>&</sup>lt;sup>3</sup>Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com

<sup>&</sup>lt;sup>4</sup>The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.\

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/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, 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; <a href="https://www.identitytheft.gov">www.identitytheft.gov</a>; 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 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 oag.dc.gov.

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 <a href="https://www.oag.state.md.us">www.oag.state.md.us</a>.

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 www.consumerfinance.gov/f/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 <a href="https://ag.ny.gov/">https://ag.ny.gov/</a>.

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 <a href="www.ncdoj.gov">www.ncdoj.gov</a>.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; <a href="https://www.riag.ri.gov">www.riag.ri.gov</a>; 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 << RI Count>> Rhode Island residents impacted by this incident.

# **EXHIBIT B**

### MERCYHURST # UNIVERSITY

Return Mail Processing Center P.O. Box 6336 Portland, OR 97228-6336

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

#### NOTICE OF <<SECURITY INCIDENT / DATA BREACH>>

Dear << Name 1>>:

Mercyhurst University ("Mercyhurst") writes to notify you of an incident that may affect the privacy of some of your information. This letter provides details of the incident, our response, and steps you may take to better protect against the possible misuse of your information should you feel it is appropriate to do so.

What Happened? In 2022, Mercyhurst discovered suspicious activity in its environment. Upon learning this, Mercyhurst immediately launched an investigation to determine the nature and scope of the activity. The investigation, which was conducted with the assistance of third-party forensic specialists, determined that there was unauthorized access to our environment between January 16, 2022 and May 15, 2022. The investigation also determined that an unauthorized actor had the ability to access certain information stored on the network during this period of time. Therefore, Mercyhurst undertook a comprehensive review of the data at risk to assess if any sensitive information could be affected and to whom it related. On January 17, 2023, Mercyhurst completed this review and determined the data contained certain information related to you.

**What Information Was Involved?** Mercyhurst determined the type of information potentially impacted by this incident includes your: name and <<data elements>>>.

What We Are Doing. Mercyhurst takes the confidentiality, privacy, and security of information in its care seriously. Upon discovery of the incident, we immediately commenced an investigation and took steps to implement additional safeguards and review our policies and procedures relating to data privacy and security.

In an abundance of caution, Mercyhurst is providing you with access to <<<u>CM Length>></u> months of credit monitoring and identity protection services through Equifax at no cost to you. A description of the services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Protect Personal Information*. Please note that you must complete the enrollment process yourself as we are not permitted to enroll you in these services.

What You Can Do. You can review the enclosed *Steps You Can Take to Protect Personal Information* for general guidance. In addition, you can enroll in the complimentary credit monitoring and identity protection services being offered through Equifax. We also encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity.

**For More Information.** We understand you may have questions about the incident that are not addressed in this letter. If you have questions, or need assistance, please call 888-574-6901, Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time. You may also write to Mercyhurst at 501 E 38th St, Erie, PA, 16546.

Sincerely,

M. Bollhuiner

Meredith Bollheimer, Esq. General Counsel and Vice President for Legal Affairs Mercyhurst University

#### STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

#### **Enroll in Credit Monitoring**

#### Equifax Credit Watch<sup>TM</sup> Gold

\*Note: You must be over age 18 with a credit file to take advantage of the product

#### **Key Features**

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications<sup>1</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft4

#### **Enrollment Instructions**

Go to www.equifax.com/activate

Enter your unique Activation Code of << ACTIVATION CODE>> then click "Submit" and follow these 4 steps:

#### 1. Register:

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

#### 2. Create Account:

Enter your email address, create a password, and accept the terms of use.

#### 3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

#### 4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

#### You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

<sup>1</sup>WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. <sup>2</sup>The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. 3 Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com <sup>4</sup>The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.\

#### **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 <a href="www.annualcreditreport.com">www.annualcreditreport.com</a> 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/credit-		https://www.transunion.com/credit-
report-services/	https://www.experian.com/help/	help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069	Experian Fraud Alert, P.O. Box	TransUnion Fraud Alert, P.O. Box
Atlanta, GA 30348-5069	9554, Allen, TX 75013	2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788	Experian Credit Freeze, P.O.	TransUnion Credit Freeze, P.O.
Atlanta, GA 30348-5788	Box 9554, Allen, TX 75013	Box 160, 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; <a href="www.identitytheft.gov">www.identitytheft.gov</a>; 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 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 www.oag.state.md.us.

*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 <a href="https://ag.ny.gov/">https://ag.ny.gov/</a>.

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 <a href="www.ncdoj.gov">www.ncdoj.gov</a>.