

STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR INFORMATION

Credit Reports: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free at 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. Alternatively, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

<u>Equifax</u> 1-888-378-4329 www.equifax.com P.O. Box 740241 Atlanta, GA 30374	<u>Experian</u> 1-888-397-3742 www.experian.com P.O. Box 4500 Allen TX 75013	<u>TransUnion</u> 1-800-916-8800 www.transunion.com P.O. Box 2000 Chester, PA 19016
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Fraud Alerts: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, or obtain more information regarding fraud alerts, contact any of the three credit reporting agencies identified above. You also may contact the Federal Trade Commission (“FTC”) as identified below for more information on fraud alerts.

Security Freeze: You may want to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.* Under Federal law, there is no charge to place, lift, or remove a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies as identified above or the FTC as identified below. The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

Additional Steps and Resources. We advise that you remain vigilant for events of fraud or identity theft by reviewing your account statements and monitoring credit reports closely to detect any errors or unauthorized activity resulting from this event. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained.

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the FTC and/or the Attorney General’s office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You may also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the FTC is as follows:

- Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (1-877-438-4338), <https://www.identitytheft.gov/>.

Additional Information for Residents of:

District of Columbia: You may obtain information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia at: Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington, D.C. 20001; (202) 727-3400; <https://oag.dc.gov/>.

Iowa: You may report suspected identity theft to local law enforcement and/or the Iowa Attorney General at Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319; (515) 281-5164; www.iowaattorneygeneral.gov.

Maryland: You may obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General at: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place Baltimore, MD 21202; 1-888-743-0023; <https://www.marylandattorneygeneral.gov/>.

New Mexico: You have rights pursuant to the Fair Credit Reporting Act ("FCRA"). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies 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 reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.
- You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.

New York: You can obtain information from the New York State Office of the Attorney General or the New York Department of State Division of Consumer Protection about how to protect yourself from identity theft and tips on how to protect your privacy online. The Attorney General's office can be reached at: 1-800-771-7755; <https://ag.ny.gov>. The Division of Consumer Protection can be reached at: 1-800-697-1220; <http://www.dos.ny.gov/consumerprotection>.

North Carolina: You can obtain information from the North Carolina Attorney General's Office about preventing identity theft at: North Carolina Attorney General's Office, 9001 Mail Service Centre, Raleigh, NC 27699; 1-877-566-7226; www.ncdoj.gov.

Oregon: You may report suspected identity theft to law enforcement, the FTC and/or the Oregon Attorney General at Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096; 1-877-877-9392; www.doj.state.or.us.

Rhode Island: You may contact and obtain information from your Attorney General at: 1-401-274-4400; www.riag.ri.gov. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it.