



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

December 4, 2023

VIA E-MAIL

Office of the New Hampshire Attorney General
Consumer Protection & Antitrust Bureau
33 Capitol Street
Concord, NH 03301
E-mail: DOJ-CPB@doj.nh.gov

Re: Supplemental Notice of Data Event

To Whom It May Concern:

We represent Stanley Steemer International, Inc. (“Stanley Steemer”) and write to supplement our November 15, 2023 notice to your office (the “November 15 Notice”). The November 15 Notice is attached hereto as *Exhibit AA*. This notice may be supplemented with new significant facts learned subsequent to its submission. By providing this notice, Stanley Steemer does not waive any rights or defenses regarding the applicability of New Hampshire law, the applicability of the New Hampshire data event notification statute, or personal jurisdiction.

Nature of the Data Event

On March 6, 2023, Stanley Steemer discovered suspicious activity in its environment. Upon learning this, Stanley Steemer immediately launched an investigation to determine the nature and scope of the activity. Through the investigation, it was determined that there was unauthorized access to Stanley Steemer’s network between February 10, 2023 and March 6, 2023 and that the unauthorized actor had the ability to access and acquire certain files while on the network. Therefore, Stanley Steemer undertook a comprehensive review of the contents of the files determined to be at risk to assess if any sensitive information could be affected and to whom it related. Since providing an initial wave of notice on November 15, 2023, Stanley Steemer continued to review its internal records to locate mailing addresses for potentially impacted individuals. On November 20, 2023, Stanley Steemer completed this process and determined additional residents of New Hampshire could be impacted. The information that could have been subject to unauthorized access includes

Notice to New Hampshire Residents

On December 4, 2023, Stanley Steemer mailed written notice of this incident to an additional one (1) New Hampshire resident. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit BB***. As such, Stanley Steemer mailed notice letters to a total of fourteen (14) New Hampshire residents.

Other Steps Taken and To Be Taken

Upon discovering the event, Stanley Steemer moved quickly to investigate, assess the security of its systems, and identify potentially affected individuals. Further, Stanley Steemer notified federal law enforcement of the event and implemented additional safeguards. Stanley Steemer is also providing individuals whose personal information was potentially affected by this incident with access to credit monitoring services for _____ through Experian at no cost to the individuals.

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

Stanley Steemer is providing written notice of this incident to state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at _____.

Very truly yours,

Colin D. Scanlon of
MULLEN COUGHLIN LLC

CDS/bld
Attached

EXHIBIT AA

Mary Freed

From: Brittany De Hoyos
Sent: Wednesday, November 15, 2023 6:58 PM
To: DOJ-CPB@doj.nh.gov
Cc: Colin Scanlon; Mary Freed; John Mullen
Subject: Stanley Steemer International, Inc. - Notice of Data Event - NH
Attachments: Stanley Steemer International, Inc. - Notice of Data Event - NH.pdf

Categories: zM:Stanley Steemer International Inc. - Mar 2023 - RW - Claim No.--25-5216

Sir or Madam,

Please see the attached for notice of data event.

best,
Brittany

Brittany De Hoyos
Attorney
Mullen Coughlin LLC
1452 Hughes Rd, Suite 200
Grapevine, TX 76051
(267) 930-4367 - Office
(316) 214-3202 - Mobile
bdehoyos@mullen.law



This email may be an attorney-client communication or otherwise confidential and privileged. If you are not the intended recipient, or received it in error, do not review or copy. Please immediately notify the sender and permanently delete/destroy the email and attachments.



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

November 15, 2023

VIA E-MAIL

Office of the New Hampshire Attorney General
Consumer Protection & Antitrust Bureau
33 Capitol Street
Concord, NH 03301
E-mail: DOJ-CPB@doj.nh.gov

Re: Notice of Data Event

To Whom It May Concern:

We represent Stanley Steemer International, Inc. ("Stanley Steemer") located at 5800 Innovation Dr., Dublin, Ohio 43016, and are writing to notify your office of an incident that may affect the security of certain personal information relating to thirteen (13) New Hampshire residents. This notice may be supplemented with new significant facts learned subsequent to its submission. By providing this notice, Stanley Steemer does not waive any rights or defenses regarding the applicability of New Hampshire law, the applicability of the New Hampshire data event notification statute, or personal jurisdiction.

Nature of the Data Event

On March 6, 2023, Stanley Steemer discovered suspicious activity in its environment. Upon learning this, Stanley Steemer immediately launched an investigation to determine the nature and scope of the activity. Through the investigation, it was determined that there was unauthorized access to Stanley Steemer's network between February 10, 2023 and March 6, 2023 and that the unauthorized actor had the ability to access and acquire certain files while on the network. Therefore, Stanley Steemer undertook a comprehensive review of the contents of the files determined to be at risk to assess if any sensitive information could be affected and to whom it related. On September 7, 2023, Stanley Steemer completed this review and determined the data contained the personal information of residents of New Hampshire. The information that could have been subject to unauthorized access includes name, Social Security number, driver's license number, and financial account information.

Notice to New Hampshire Residents

On November 15, 2023, Stanley Steemer mailed written notice of this incident to thirteen (13) New Hampshire 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, Stanley Steemer moved quickly to investigate, assess the security of its systems, and identify potentially affected individuals. Further, Stanley Steemer notified federal law enforcement of the event and implemented additional safeguards. Stanley Steemer is also providing individuals whose personal information was potentially affected by this incident with access to credit monitoring services for two (2) years through Experian at no cost to the individuals.

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

Stanley Steemer is providing written notice of this incident to state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4259.

Very truly yours,

Colin D. Scanlon of
MULLEN COUGHLIN LLC

CDS/bld
Attached

EXHIBIT A

**STANLEY STEEMER**

Beyond Carpet Cleaning

CARPET | TILE & GROUT | HARDWOOD | UPHOLSTERY | AIR DUCT

Return Mail Processing

PO Box 589

Claysburg, PA 16625-0589

November 15, 2023

K3431-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345

SAMPLE A SAMPLE - L01 INDIVIDUAL

APT ABC

123 ANY STREET

ANYTOWN, FC 1A2 B3C

COUNTRY

**NOTICE OF [Extra1]**

Dear Sample A. Sample:

Stanley Steemer International, Inc. (“Stanley Steemer”) writes to notify you of an incident that may have involved some of your personal information. This letter provides details of the incident, our response, and steps you may consider taking to help protect against the possible misuse of your information.

What Happened? On March 6, 2023, Stanley Steemer became aware of suspicious activity related to certain computer systems on its network. Stanley Steemer immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. Through the investigation, it was determined that there was unauthorized access to Stanley Steemer’s network between February 10, 2023 and March 6, 2023. The unauthorized actor had the ability to access and acquire certain files while on the network. Therefore, Stanley Steemer undertook a diligent and comprehensive review of the contents of the files determined to be at risk to assess what sensitive information was contained within them and to whom the information related. On September 7, 2023, Stanley Steemer’s review determined that the files contained certain information related to you.

What Information Was Involved? The following information related to you was present in the files potentially subject to unauthorized access: [Extra2].

What We Are Doing. Stanley Steemer takes the confidentiality, privacy, and security of information in our care very seriously. Upon discovering the suspicious activity, we immediately commenced an investigation to confirm the nature and scope, and to identify what information could have been affected. We also took steps to enhance our existing security protocols and are evaluating our policies and procedures related to data privacy and security.

As an added precaution, Stanley Steemer arranged to provide you with access to twenty-four (24) months of credit monitoring and identity protection services through Experian at no cost to you. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Help Protect Your Personal Information*. Please note we are not permitted to enroll you in these services so you must complete the enrollment process yourself.



What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your credit reports for any unauthorized or suspicious activity. If you see activity that you did not authorize, contact the credit bureau reporting the activity immediately. We further encourage you to enroll in the complimentary services being provided through Experian.

For More Information. We understand you may have questions about the incident that are not addressed in this letter. If you have questions, please call 1-800-628-6153 Monday through Friday from 9:00 a.m. to 11:00 p.m. or Saturday and Sunday from 11:00 a.m. to 8:00 p.m. Eastern Time, excluding US holidays. You may also write to Stanley Steemer at 5800 Innovation Dr., Dublin, Ohio 43016.

Sincerely,

Stanley Steemer International, Inc.

STEPS YOU CAN TAKE TO PROTECT YOUR PERSONAL INFORMATION

Enroll in Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for 24 months 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** February 29, 2024 (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 that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-800-628-6153 by February 29, 2024. Be prepared to provide engagement number B107914 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists 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.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* 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.



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 a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any 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 a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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 they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, 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	1-800-916-8800
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

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity

theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant 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, D.C. 20001; (202) 442-9828; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their 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 consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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 consumers to review their 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 <https://ag.ny.gov>.

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 www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately 431 Rhode Island residents that may be impacted by this event.



EXHIBIT BB



STANLEY STEEMER

Beyond Carpet Cleaning

CARPET | TILE & GROUT | HARDWOOD | UPHOLSTERY | AIR DUCT

Return Mail Processing

PO Box 589

Claysburg, PA 16625-0589

December 4, 2023

K4255-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345



SAMPLE A SAMPLE - L01 ADULT

APT ABC

123 ANY STREET

ANYTOWN, ST 12345-6789



NOTICE OF [SECURITY INCIDENT] / [DATA BREACH]

Dear Sample A. Sample:

Stanley Steemer International, Inc. (“Stanley Steemer”) writes to notify you of an incident that may have involved some of your personal information. This letter provides details of the incident, our response, and steps you may consider taking to help protect against the possible misuse of your information.

What Happened? On March 6, 2023, Stanley Steemer became aware of suspicious activity related to certain computer systems on its network. Stanley Steemer immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. Through the investigation, it was determined that there was unauthorized access to Stanley Steemer’s network between February 10, 2023 and March 6, 2023. The unauthorized actor had the ability to access and acquire certain files while on the network. Therefore, Stanley Steemer undertook a diligent and comprehensive review of the contents of the files determined to be at risk to assess what sensitive information was contained within them and to whom the information related. On September 7, 2023, Stanley Steemer’s review determined that the files contained sensitive information related to certain individuals. Stanley Steemer then had to refine the results and identify a mailing address for a subset of the impacted population. Stanley Steemer completed this process and determined information related to you was potentially affected on November 20, 2023.

What Information Was Involved? The following information related to you was present in the files potentially subject to unauthorized access: [data elements].

What We Are Doing. Stanley Steemer takes the confidentiality, privacy, and security of information in our care very seriously. Upon discovering the suspicious activity, we immediately commenced an investigation to confirm the nature and scope, and to identify what information could have been affected. We also took steps to enhance our existing security protocols and are evaluating our policies and procedures related to data privacy and security.

As an added precaution, Stanley Steemer arranged to provide you with access to twenty-four (24) months of credit monitoring and identity protection services through Experian at no cost to you. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Help Protect Your Personal Information*. Please note we are not permitted to enroll you in these services so you must complete the enrollment process yourself.



What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your credit reports for any unauthorized or suspicious activity. If you see activity that you did not authorize, contact the credit bureau reporting the activity immediately. We further encourage you to enroll in the complimentary services being provided through Experian.

For More Information. We understand you may have questions about the incident that are not addressed in this letter. If you have questions, please call 1-800-628-6153 Monday through Friday from 9:00 a.m. to 11:00 p.m. or Saturday and Sunday from 11:00 a.m. to 8:00 p.m. Eastern Time, excluding US holidays. Be prepared to provide engagement number B110140. You may also write to Stanley Steemer at 5800 Innovation Dr., Dublin, Ohio 43016.

Sincerely,

Stanley Steemer International, Inc.

STEPS YOU CAN TAKE TO HELP PROTECT YOUR PERSONAL INFORMATION

Enroll in Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for 24 months 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by March 31, 2024** (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 that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 800-628-6153 by March 31, 2024. Be prepared to provide engagement number B110140 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists 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.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* 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.



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 a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any 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 a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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 they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, 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	1-800-916-8800
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

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity

theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant 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, D.C. 20001; (202) 442-9828; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their 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 consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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 consumers to review their 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 <https://ag.ny.gov>.

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 www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately 101 Rhode Island residents that may be impacted by this event.



