

Frankfurt Kurnit Klein + Selz PC

Elliott Siebers

28 Liberty Street, New York, New York 10005

T (212)705-4821

esiebers@fkks.com

June 10, 2021

RECEIVED
JUN 14 2021
CONSUMER PROTECTION

VIA U.S. MAIL

Consumer Protection Bureau
Office of the Attorney General
33 Capitol Street
Concord, NH 03301

RE: AireSpring, Inc. Data Security Incident

Dear Attorney General Formella:

I am writing to notify you of a security incident affecting AireSpring, Inc. (“AireSpring”), a California telecommunications company. The details in this notice are based on AireSpring’s current understanding of this incident, but may be subject to change. On April 7, 2021, AireSpring’s IT team discovered that an unauthorized party had obtained access to and installed ransomware on certain of AireSpring’s systems. AireSpring immediately took the affected systems offline and launched an investigation.

Shortly thereafter, the company retained a forensic expert to assist in its investigation, and promptly informed federal law enforcement. At this time, the company believes that the ransomware attack began on or about April 7, 2020, and that it was contained on April 7, 2020.


As a result of this incident, the personal information of seventeen (17) individuals with New Hampshire addresses was impacted; specifically, (14) customers’ names and Social Security numbers and three (3) customer’s names and payment card information. Individuals whose Social Security numbers were affected are being offered one year of credit monitoring and identity protection services, at no cost to them.

AireSpring has hardened its systems to prevent the possibility of a future ransomware attack and is working with an independent forensic firm to implement additional technical and organizational safeguards. Currently, AireSpring is notifying its affected customers of this breach and alerting them to this issue. A sample of the letter notices being provided to the affected New Hampshire residents is attached.

Please do not hesitate to contact me at (212)705-4821 if you have any questions.

AireSpring, Inc. Data Security Incident
June 10, 2021
Page 2

Very truly yours,

A handwritten signature in black ink, appearing to read "Elliott Siebers". The signature is written in a cursive, somewhat stylized font.

Elliott Siebers

Enclosures
cc: Tanya Forsheit (tforsheit@fkks.com)



C/O IDX
P.O. Box 1907
Suwanee, GA 30024

<<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>

June 10, 2021

Notice of Data Breach

Dear <<First Name>> <<Last Name>>,

On behalf of AireSpring, Inc., we write to inform you of a security incident that we believe may have involved your personal information. This incident was a “ransomware” attack, as described below, and the attacker was seeking a ransom payment. We are sending this letter to you comply with our legal obligations but also to provide you with information regarding what happened and additional steps we are taking to protect your personal information.

What Happened

On April 7, 2021, we became aware that an unauthorized party had obtained access to and installed ransomware on certain of our systems. Upon learning of the unauthorized access, AireSpring immediately took the affected systems offline. We also retained forensic experts who launched an investigation, and we promptly informed federal law enforcement. As a result of our investigation, we confirmed that personal information relating to products or services that you requested or received from us was stored on the affected systems.

What Information Was Involved

The personal information involved may have included your name, address, and debit and/or credit card information.

What We Are Doing

We are taking several steps to further strengthen and enhance our information security controls and procedures, including working with independent third party security consultants.

What You Can Do

You should remain vigilant against identity theft, and we recommend that you review your bank or credit card statements carefully for unauthorized charges to insure no one had misused your card. If you do discover fraudulent charges, you should contact the fraud department at your bank or credit card company, cancel your card, and request that a new one be issued.

Enclosed is an “Information about Identity Theft Protection” guide, which describes recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

For More Information

We are taking this matter very seriously and we apologize for any inconvenience it may cause you. Please call (833) 664-2023 with any additional questions you may have. Representatives are available to assist you Monday through Friday, from 9 am - 9 pm ET.

Sincerely,

Airespring, Inc.

(Enclosure)

Information about Identity Theft Protection

You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also request a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax, P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com

Experian, P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com

TransUnion, P.O. Box 6790, Fullerton, CA , 1-877-322-8228, www.transunion.com

Vigilance with respect to reviewing account statements and credit reports may help reduce fraud or identity theft. Any suspicious activity or suspected identity theft may be reported to the proper law enforcement authorities, including local law enforcement, your state's Attorney General, and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding and protection against identity theft: **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft. Residents of the following states may also obtain information about preventing and avoiding identity theft by contacting their Attorney General: **Iowa Residents**: Office of the Attorney General of Iowa, Consumer Protection, Website: www.iowaattorneygeneral.gov/, Email: consumer@ag.iowa.gov, Phone: 515-281-5926; **Kentucky Residents**: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300. **Maryland Residents**: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place Baltimore, MD 21202, Website: www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023; **North Carolina Residents**: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400; **New York Residents**: Office of the Attorney General, The Capitol, Albany, NY 12224-0341, Website: <https://ag.ny.gov>, Telephone: 1-800-771-7755; **Oregon Residents**: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096 Website: www.doj.state.or.us, Telephone: 877-877-9392; **Rhode Island Residents**: Office of the Attorney General, 150 South Main Street, Providence, RI, 02903, Website: www.riag.ri.gov, Telephone: 1-401-274-4400. There were 3 Rhode Island residents impacted by this incident.

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 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 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 a 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. You can 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.

Fraud Alerts: There are two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one (1) year. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any one of the three national credit reporting agencies at the toll-free numbers listed below:

Equifax
866-349-5191

Experian
888-397-3742

TransUnion
800-680-7289

Credit Freezes: You have the right to put a credit freeze on your credit file so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Placing, temporarily lifting, or removing a credit freeze is free. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Please contact the three major credit reporting companies as specified below to find out more information.

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion (FVAD)

P.O. Box 2000
Chester, PA 19022-2000
freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above. If you have additional questions about steps you can take to avoid identity theft, you can contact your state Attorney General, or the FTC.



C/O IDX
P.O. Box 1907
Suwanee, GA 30024

To Enroll, Please Call:
(833) 664-2023
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: [XXXXXXXXXX]

<<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>

June 10, 2021

Notice of Data Breach

Dear <<First Name>> <<Last Name>>,

On behalf of AireSpring, Inc., we write to inform you of a security incident that we believe may have involved your personal information. This incident was a “ransomware” attack, as described below, and the attacker was seeking a ransom payment. We are sending this letter to you comply with our legal obligations but also to provide you with information regarding what happened and additional steps we are taking to protect your personal information.

What Happened

On April 7, 2021, we became aware that an unauthorized party had obtained access to and installed ransomware on certain of our systems. Upon learning of the unauthorized access, AireSpring immediately took the affected systems offline. We also retained forensic experts who launched an investigation, and we promptly informed federal law enforcement. As a result of our investigation, we confirmed that personal information relating to your employment was stored on the affected systems.

What Information Was Involved

The personal information involved may have included your name, address, Social Security number, driver’s license number, passport number, and/or health insurance information.

What We Are Doing

We are taking several steps to further strengthen and enhance our information security controls and procedures, including working with independent third party security consultants.

In addition, we are offering identity theft protection and credit monitoring services through IDX, a data breach and recovery services vendor retained by AireSpring. IDX identity protection services include: [12 months/24 months] of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and ID theft recovery services. These services are being offered to comply with our legal obligations, but otherwise as a courtesy and at no cost to you.

What You Can Do

We encourage you to contact IDX with any questions and to enroll in free identity protection services by calling (833) 664-2023 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is September 9, 2021.

You should remain vigilant against identity theft and we recommend that you review and compare your insurer's explanation-of-benefits ("EOB") documents against your own records. If the date of service, name of your provider, or service provided don't match the care you or another insured individual received, or there is other suspicious activity, call your health insurer and report the problem.

Also, enclosed is an "Information about Identity Theft Protection" guide, which describes recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring service with IDX.

For More Information

We are taking this matter very seriously and we apologize for any inconvenience it may cause you. Please call (833) 664-2023 or go to <https://app.idx.us/account-creation/protect> for assistance or for any additional questions you may have. You may also contact George Jonic of AireSpring Human Resources at (818)738-1914.

Sincerely,

Airespring, Inc.

(Enclosure)

Information about Identity Theft Protection

You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax, P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com

Experian, P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com

TransUnion, P.O. Box 6790, Fullerton, CA , 1-877-322-8228, www.transunion.com

Vigilance with respect to reviewing account statements and credit reports may help reduce fraud or identity theft. Any suspicious activity or suspected identity theft may be reported to the proper law enforcement authorities, including local law enforcement, your state's Attorney General, and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding and protection against identity theft: **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft. Residents of the following states may also obtain information about preventing and avoiding identity theft by contacting their Attorney General: **Iowa Residents**: Office of the Attorney General of Iowa, Consumer Protection, Website:www.iowaattorneygeneral.gov/, Email: consumer@ag.iowa.gov, Phone: 515-281-5926; **Kentucky Residents**: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300. **Maryland Residents**: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place Baltimore, MD 21202, Website: www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023; **North Carolina Residents**: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400; **New York Residents**: Office of the Attorney General, The Capitol, Albany, NY 12224-0341, Website: <https://ag.ny.gov>, Telephone: 1-800-771-7755; **Oregon Residents**: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096 Website: www.doj.state.or.us, Telephone: 877-877-9392.

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 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 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 a 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. You can 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.

Fraud Alerts: There are two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one (1) year. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any one of the three national credit reporting agencies at the toll-free numbers listed below:

Equifax
866-349-5191

Experian
888-397-3742

TransUnion
800-680-7289

Credit Freezes: You have the right to put a credit freeze on your credit file so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent

potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Placing, temporarily lifting, or removing a credit freeze is free of cost. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Please contact the three major credit reporting companies as specified below to find out more information.

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion (FVAD)

P.O. Box 2000
Chester, PA 19022-2000
freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above. If you have additional questions about steps you can take to avoid identity theft, you can contact your state Attorney General, or the FTC.



C/O IDX
P.O. Box 1907
Suwanee, GA 30024

To Enroll, Please Call:
(833) 664-2023
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: [XXXXXXXXXX]

<<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>

June 10, 2021

Notice of Data Breach

Dear <<First Name>> <<Last Name>>,

On behalf of AireSpring, Inc., we write to inform you of a security incident that we believe may have involved your personal information. This incident was a “ransomware” attack, as described below, and the attacker was seeking a ransom payment. We are sending this letter to you comply with our legal obligations but also to provide you with information regarding what happened and additional steps we are taking to protect your personal information.

What Happened

On April 7, 2021, we became aware that an unauthorized party had obtained access to and installed ransomware on certain of our systems. Upon learning of the unauthorized access, AireSpring immediately took the affected systems offline. We also retained forensic experts who launched an investigation, and we promptly informed federal law enforcement. As a result of our investigation, we confirmed that personal information relating to products or services that you may have requested or received from AireSpring was stored on the affected systems.

What Information Was Involved

The personal information involved may have included your name, address, and Social Security number.

What We Are Doing

We are taking several steps to further strengthen and enhance our information security controls and procedures, including working with independent third party security consultants.

In addition, we are offering identity theft protection and credit monitoring services through IDX, a data breach and recovery services vendor retained by AireSpring. IDX identity protection services include: [12 months/24 months] of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and ID theft recovery services. These services are being offered to comply with our legal obligations, but otherwise as a courtesy and at no cost to you.

What You Can Do

We encourage you to contact IDX with any questions and to enroll in free identity protection services by calling (833) 664-2023 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm ET. Please note the deadline to enroll is September 9, 2021.

Also, enclosed is an “Information about Identity Theft Protection” guide, which describes recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring service with IDX.

For More Information

We are taking this matter very seriously and we apologize for any inconvenience it may cause you. Please call (833) 664-2023 or go to <https://app.idx.us/account-creation/protect> for assistance or for any additional questions you may have.

Sincerely,

Airespring, Inc.

(Enclosure)

Information about Identity Theft Protection

You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax, P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com

Experian, P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com

TransUnion, P.O. Box 6790, Fullerton, CA , 1-877-322-8228, www.transunion.com

Vigilance with respect to reviewing account statements and credit reports may help reduce fraud or identity theft. Any suspicious activity or suspected identity theft may be reported to the proper law enforcement authorities, including local law enforcement, your state's Attorney General, and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding and protection against identity theft: **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft. Residents of the following states may also obtain information about preventing and avoiding identity theft by contacting their Attorney General: **Iowa Residents**: Office of the Attorney General of Iowa, Consumer Protection, Website: www.iowaattorneygeneral.gov/, Email: consumer@ag.iowa.gov, Phone: 515-281-5926; **Kentucky Residents**: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300. **Maryland Residents**: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place Baltimore, MD 21202, Website: www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023; **North Carolina Residents**: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400; **New York Residents**: Office of the Attorney General, The Capitol, Albany, NY 12224-0341, Website: <https://ag.ny.gov>, Telephone: 1-800-771-7755; **Oregon Residents**: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096 Website: www.doj.state.or.us, Telephone: 877-877-9392; **Rhode Island Residents**: Office of the Attorney General, 150 South Main Street, Providence, RI, 02903, Website: www.riag.ri.gov, Telephone: 1-401-274-4400. There were 3 Rhode Island residents impacted by this incident.

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 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 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 a 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. You can 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.

Fraud Alerts: There are two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one (1) year. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any one of the three national credit reporting agencies at the toll-free numbers listed below:

Equifax
866-349-5191

Experian
888-397-3742

TransUnion
800-680-7289

Credit Freezes: You have the right to put a credit freeze on your credit file so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Placing, temporarily lifting, or removing a credit freeze is free of cost. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Please contact the three major credit reporting companies as specified below to find out more information.

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion (FVAD)

P.O. Box 2000
Chester, PA 19022-2000
freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above. If you have additional questions about steps you can take to avoid identity theft, you can contact your state Attorney General, or the FTC.