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CONSUMER PROTECTION

BakerHostetler

Baker & Hostetler LLP

312 Walnut Street
Suite 3200
Cincinnati, OH 45202-4074

T 513.929.3400
F 513.929.0303
www.bakerlaw.com

Craig A. Hoffman
direct dial: 513.929.3491
cahoffman@bakerlaw.com

October 1, 2019

VIA OVERNIGHT MAIL

Attorney General Gordon MacDonald
Office of the Attorney General
33 Capitol Street
Concord, NH 03301

Re: Supplemental Incident Notification

Dear Sir:

I am writing on behalf of our client, Drury Hotels Company, LLC (“Drury”), to provide additional information regarding a security incident previously reported to your office. We first reported the incident to your office on May 24, 2019 and provided a supplemental report on May 30, 2019. Drury’s headquarters are located at 721 Emerson Road, Suite 400, St. Louis, Missouri 63141.

As background, Drury notified certain guests in May 2019 of a security incident that occurred on the network of a third-party technology service provider that is used by Drury (and other hotel companies) to collect reservations made by guests on third-party online booking websites and enter them into its property management system. The incident involved payment card information guests entered during transactions made through some third-party online booking websites. The service provider reported that it had hired a cybersecurity firm to conduct an investigation, and Drury worked closely with the service provider to get updates on the investigation. The service provider ultimately provided Drury with the dates during which the incident occurred and the specific transaction records that were involved during that time, and Drury notified the individuals involved through a combination of notification letters (when it had a physical address), emails (when it had only an email address), and substitute notice (when it had neither).

Despite the service provider’s assurances that the incident only involved transactions sent through the service provider’s network between December 29, 2017 and March 13, 2019, the

Atlanta Chicago Cincinnati Cleveland Columbus Costa Mesa Denver
Houston Los Angeles New York Orlando Philadelphia Seattle Washington, DC

Attorney General Gordon MacDonald
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service provider has now informed Drury Hotels that transactions between December 28, 2017 and June 2, 2019 are involved.

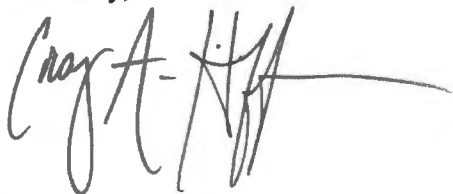
After the service provider informed Drury Hotels that the time frame of the incident may have changed, Drury Hotels contacted the cybersecurity firm engaged by the service provider to determine what occurred. Drury Hotels received the findings and answers to questions needed to clarify the findings on September 23, 2019.

The information Drury received from the service provider does not contain addresses for any additional New Hampshire residents, and Drury does not know of any additional New Hampshire residents involved. Drury is providing substitute notice today, October 1, 2019, by issuing a press release and posting a statement on its website. Copies of the press release and substitute notification are attached. Drury also has established a dedicated call center that individuals may call with related questions.

Drury received confirmation from the service provider and the cybersecurity firm it engaged that the service provider has undertaken measures to stop this incident and prevent something like this from happening again. Drury will continue to work with the service provider to identify the security enhancements it is implementing.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Craig A. Hoffman". The signature is stylized with a long horizontal line extending to the right.

Craig A. Hoffman
Partner

Enclosure

Press Release – October 1, 2019

Drury Hotels Provides Update Regarding Third-Party Service Provider Security Incident

ST. LOUIS, MO – October 1, 2019 - Drury Hotels announced on May 24, 2019 that it was notifying certain guests of a security incident that occurred on the network of a third-party technology service provider. The incident involved information related to transactions made through some third-party online booking websites. Despite the service provider's assurances that the incident only involved transactions sent through the service provider's network between December 29, 2017 and March 13, 2019, the service provider has now informed Drury Hotels that transactions between December 28, 2017 and June 2, 2019 are involved.

After the service provider informed Drury Hotels that the time frame of the incident may have changed, Drury Hotels contacted the cybersecurity firm engaged by the service provider to determine what occurred. Drury Hotels received the findings and answers to questions needed to clarify the findings on September 23, 2019.

The service provider is a company used by Drury Hotels (and other hotel companies) to collect reservations made by guests on third-party online booking websites and enter them into its system. In addition to the individuals that were previously notified, Drury Hotels is notifying those individuals who used third-party online booking websites to make a reservation for Drury Hotels on December 28, 2017 or from March 14, 2019 through June 2, 2019 that their information may have been involved in this incident. **Reservations that were made directly with Drury Hotels (by calling Drury Hotels or using our website or mobile app) were not involved in this incident.**

What Happened?

For most hotels, there are two ways to make a reservation – directly with the hotel or indirectly through third-party online booking websites (websites run by other companies that compare rooms and rates at different hotels). For reservations that are made through online booking websites, many hotels use a technology service provider to collect the reservation data from the online booking company and enter it into the hotel's property management system. We were notified by the company that provides that service to us and other hotel companies that it was conducting an investigation to determine if there had been unauthorized access to its network. The service provider reported that it had hired a cybersecurity firm to conduct an investigation.

What Information Was Involved?

The information in the transaction records that were involved included name, address, payment card number, expiration date, and the card's external verification code. Some transaction records also included email addresses. Specific details regarding the reservation itself were not involved. Only transaction records from some third-party online booking websites were involved. And only some, not all, of the transaction records from those third-party online booking sites were involved.

What You Can Do.

We encourage you to closely review your payment card statements for any unauthorized charges. You should immediately report any such charges to the bank that issued your card. If reported timely, payment card network rules generally provide that cardholders are not responsible for unauthorized charges. Information about this incident and additional steps you can take can be found on the dedicated website Drury Hotels established regarding this incident – <https://ide.myidcare.com/druryhotels>.

What We Are Doing.

We regret that this incident occurred and apologize for any inconvenience. Since then Drury Hotels has worked closely with the service provider to get updates on its investigation. We received a list of the specific transaction records that were involved. For the transaction records that contained a mailing address, Drury Hotels is mailing letters to those individuals. For transaction records without an address that contained an email address, Drury Hotels is sending email notifications to those individuals. And Drury Hotels issued this press release and posted a notification on its website to provide notification to others involved. If you do not receive a notification letter or email, either your information was not involved in this incident, or the list from the service provider did not contain your mailing address or email address.

Drury Hotels received confirmation from the service provider and the cybersecurity firm it engaged that it has undertaken measures to stop this incident and prevent something like this from happening again. We will continue to work with the service provider to identify the security enhancements it is implementing.

For More Information.

If you have any questions about this matter, please call (800) 382-6291, Monday to Friday, from 8:00 a.m. to 8:00 p.m., Eastern Time.

About Drury Hotels Company

Drury Hotels Company is a Missouri-based, family-owned and operated hotel system with more than 150 hotels in 25 states. Drury Hotels' brands include Drury Inn & Suites[®], Drury Plaza Hotel[®], and Pear Tree Inn by Drury[®], as well as other hotels in the mid-priced hotel segment.

Notice of Data Breach

Update

October 1, 2019 – Drury Hotels previously notified certain guests of a security incident that occurred on the network of a third-party technology service provider. Despite the service provider’s assurances that the incident only involved transactions sent through the service provider’s network between December 29, 2017 and March 13, 2019, the service provider has now informed us that transactions between December 28, 2017 and June 2, 2019 are involved.

After the service provider informed us that the time frame of the incident may have changed, we contacted the cybersecurity firm engaged by the service provider to determine what occurred. Drury Hotels received the findings and answers to questions needed to clarify the findings on September 23, 2019.

In addition to the individuals that were previously notified, Drury Hotels is notifying those individuals who used third-party online booking websites to make a reservation for Drury Hotels on December 28, 2017 or from March 14, 2019 through June 2, 2019 that their information may have been involved in this incident. **Reservations that were made directly with Drury Hotels (by calling Drury Hotels or using our website or mobile app) were not involved in this incident.**

We regret that this incident occurred and apologize for any inconvenience. Since then Drury Hotels has worked closely with the service provider to get updates on its investigation. We received a list of the specific transaction records that were involved. For the transaction records that contained a mailing address, Drury Hotels is mailing letters to those individuals. For transaction records without an address that contained an email address, Drury Hotels is sending email notifications to those individuals. And Drury Hotels issued a press release and posted this notification to notify others involved. If you do not receive a notification letter or email, either your information was not involved in this incident, or the list from the service provider did not contain your mailing address or email address.

Guests can find additional information in the original notice below about what happened, what information was involved, what they can do to protect themselves, and the number they can call if they have questions about this matter.

* * *

May 24, 2019 – Drury Hotels values the relationship we have with our guests and understands the importance of protecting their information. We are providing notification regarding a security incident that occurred on the network of one of our service providers. This notice explains the incident, the measures we have taken in response, and some steps you may consider taking in response.

What Happened?

For most hotels, there are two ways to make a reservation – directly with the hotel or indirectly through third party online booking websites (websites run by other companies that compare rooms and rates at different hotels). For reservations that are made through online booking websites, many hotels use a technology service provider to collect the reservation data from the online booking company and enter it into the hotel’s property management system. On March 26, 2019, we were notified by the company that provides that service to us and other hotel companies that it was conducting an investigation to determine if there had been unauthorized access to its network. The service provider reported that it had hired a cybersecurity firm to conduct an investigation. Since then Drury Hotels has worked closely with the service provider to get updates on its investigation.

The service provider later advised us that the unauthorized access to transaction records related to reservations in its network began on December 29, 2017 and ended on March 13, 2019. We received a list of the specific transaction records that were involved on May 15, 2019.

What Information Was Involved?

The information in the transaction records that were involved included name, payment card number, expiration date, and the card's external verification code. Some transaction records also included mailing addresses or email addresses. Specific details regarding the reservation itself were not involved. Only transaction records from some third party online booking websites were involved. And only some, not all, of the transaction records from those third party online booking sites were involved.

Reservations that were made directly with Drury Hotels (by calling Drury Hotels or using our website or mobile app) were not involved in this incident.

What You Can Do.

We encourage you to closely review your payment card statements for any unauthorized charges. You should immediately report any such charges to the bank that issued your card. If reported timely, payment card network rules generally provide that cardholders are not responsible for unauthorized charges. Information on additional steps you can take can be found below.

What We Are Doing.

We regret that this incident occurred and apologize for any inconvenience. We have been in frequent communication with the service provider since it notified us of the matter and have received confirmation that it has undertaken measures to prevent something like this from happening again. We will continue to work with the service provider to identify the security enhancements it is implementing.

For More Information.

If you have any questions about this matter, please call (800) 382-6291, Monday to Friday, from 8:00 a.m. to 8:00 p.m., Eastern Time. The call center is also open on Saturday, May 25, from 10 a.m. to 6 p.m., Eastern Time.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

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 Federal Trade Commission 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 should 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 Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

If you are a resident of Connecticut, Maryland, Massachusetts, North Carolina, or Rhode Island, you may contact and obtain information from your state attorney general at:

- *Connecticut Attorney General's Office*, 55 Elm Street, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag
- *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us
- *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html
- *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6400 / 1-877-566-7226, www.ncdoj.gov
- *Rhode Island Attorney General's Office*, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, www.riag.ri.gov

If you are a resident of Massachusetts or Rhode Island, note that pursuant to Massachusetts or Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze.

If you are a resident of West Virginia, you have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft, as described below. You also have a right to place a security freeze on your credit report, as described below.

Fraud Alerts: There are two types of fraud alerts 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. 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 of the three national credit reporting agencies.

Credit Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, so that no new credit can be opened in your name without the use of a PIN that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security 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 security freeze may delay your ability to obtain credit.

There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

To request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five years, provide the addresses where you have lived over the prior 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, military identification, etc.)
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number (“PIN”) or password or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have one hour after receiving your request by toll-free telephone or secure electronic means, or three

business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the three credit bureaus and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have one hour after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

A Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. 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.

DRURY HOTELS

C/O ID Experts
PO Box 4219
Everett WA 98204

ENDORSE



NAME

ADDRESS1

ADDRESS2

CSZ

COUNTRY



SEQ
CODE 2D
Ver21G

BREAK

October 4, 2019

Dear <<First Name>> <<Last Name>>:

Drury Hotels values the relationship we have with our guests and understands the importance of protecting their information. We are writing to inform you of a security incident one of our service providers informed us of that may involve some of your information. This notice explains the incident, the measures we have taken in response, and some additional steps you may consider taking.

What Happened?

For most hotels, there are two ways to make a reservation – directly with the hotel or indirectly through third-party online booking websites (websites run by other companies that compare rooms and rates at different hotels). For reservations that are made through online booking websites, many hotels use a technology service provider to collect the reservation data from the online booking company and enter it into the hotel's property management system. On March 26, 2019, we were notified by the company that provides that service to us and other hotel companies that it was conducting an investigation to determine if there had been unauthorized access to its network. The service provider reported that it had hired a cybersecurity firm to conduct an investigation. Since then Drury Hotels has worked closely with the service provider to get updates on its investigation.

The service provider initially advised us that the unauthorized access to transaction records related to reservations in its network began on December 29, 2017 and ended on March 13, 2019. We previously notified the guests whose transaction records were sent through the service provider's network between those dates. Despite the service provider's assurances that the unauthorized access was limited to that time frame, it has now informed us that transactions between December 28, 2017 and June 2, 2019 are involved.

After the service provider informed Drury Hotels that the time frame of the incident may have changed, Drury Hotels contacted the cybersecurity firm engaged by the service provider to determine what occurred. Drury Hotels received the findings and answers to questions needed to clarify the findings on September 23, 2019.

What Information Was Involved?

A transaction record related to a reservation you made for a stay at a Drury Hotel through a third-party's online booking website during the revised time frame was involved. The information in the transaction record included your name, address, payment card number, expiration date, and the card's external verification code. Some transaction records also included email addresses. Specific details regarding the reservation itself were not involved.

Reservations that were made directly with Drury Hotels (by calling Drury Hotels or using our website or mobile app) were not involved in this incident.

What You Can Do.

We encourage you to closely review your payment card statements for any unauthorized charges. You should immediately report any such charges to the bank that issued your card. If reported timely, payment card network rules generally provide that cardholders are not responsible for unauthorized charges. Information on additional steps you can take can be found on the following pages.

What We Are Doing.

We regret that this incident occurred and apologize for any inconvenience. Since then Drury Hotels has worked closely with the service provider to get updates on its investigation. Drury Hotels received confirmation from the service provider and the cybersecurity firm it engaged that it has undertaken measures to stop this incident and prevent something like this from happening again. We will continue to work with the service provider to identify the security enhancements it is implementing.

For More Information.

If you have any questions about this matter, please call (800) 382-6291, Monday to Friday, from 8:00 a.m. to 8:00 p.m., Eastern Time.

Sincerely,

A handwritten signature in black ink, appearing to read "Ryan Schlimpert". The signature is stylized and cursive.

Ryan Schlimpert
Vice President/Chief Information Officer

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

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 Federal Trade Commission 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 should 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 Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

If you are a resident of Connecticut, Maryland, or North Carolina, you may contact and obtain information from your state attorney general at:

- *Connecticut Attorney General's Office*, 55 Elm Street, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag
- *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us
- *North Carolina Attorney General's Office*, 9001 Mail Service Center, Raleigh, NC 27699, 1-919-716-6400 / 1-877-566-7226, www.ncdoj.gov

If you are a resident of West Virginia, you have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft, as described below. You also have a right to place a security freeze on your credit report, as described below.

Fraud Alerts: There are two types of fraud alerts 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. 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 of the three national credit reporting agencies.

Credit Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, so that no new credit can be opened in your name without the use of a PIN that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security 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 security freeze may delay your ability to obtain credit.

There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

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To request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five years, provide the addresses where you have lived over the prior 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, military identification, etc.)
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

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

To lift the security freeze in order to allow a specific entity or individual access to your credit report, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have one hour after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the three credit bureaus and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have one hour after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

A Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. 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.