

July 23, 2020

Anjali C. Das
312.821.6164 (direct)
anjali.das@wilsonelser.com

Sent Via FedEx and E-Mail

Attorney General Gordon J. MacDonald
Office of the Attorney General
33 Capitol Street
Concord, NH 03302
attorneygeneral@doj.nh.gov

Re: Data Security Incident

Dear Attorney Gordon J. MacDonald:

We represent Harbor Homes with respect to an incident involving the potential exposure of certain personal information described in detail below.

1. Nature of the possible security breach or unauthorized use or access

On May 28, 2020, Harbor Homes discovered that its systems were impacted by a ransomware, resulting in possible exposure to an unauthorized third party of four (4) individuals' personal information, including names, addresses, prescription drug provider information, dates of birth, driver's license number, passport number and social security number, from documents stored on Harbor Homes' system.

2. Number of New Hampshire residents potentially affected

Three (3) New Hampshire residents were potentially affected as a result of the May 28, 2020 incident. On July 24, 2020, Harbor Homes will send a notification letter to the New Hampshire residents whose information was potentially compromised. Sample copies of the notification letters are included with this letter.

3. Actions that Harbor Homes has taken relating to the potential incident

Upon discovery of this incident, Harbor Homes immediately changed all computer passwords and improved its computer security setting. Moreover, Harbor Homes has arranged for the impacted individuals to enroll in Equifax Credit Watch Gold, provided by Equifax, one of the three nationwide credit reporting companies), to provide them with Credit Monitoring, Identity Theft Protection services and Dark Web Monitoring Services at no cost for one year.

4. Other notification and contact information

If you have any additional questions, please contact me at anjali.das@wilsonelser.com or (312) 821-6164.

Very truly yours,

Wilson Elser Moskowitz Edelman & Dicker LLP

Anjali C. Das

Anjali C. Das

[COMPANY HEADER]

<<Name>>
<<Address 1>>
<<City>><<State>><<Zip>>
<<Country>>

To Enroll, Please Call:
866-820-9010

Or Visit:

www.myservices.equifax.com/goldscan

Enrollment Code: _____

<<Date>>

Re: Notice of Security Incident

Dear <<Name>>:

We are writing to inform you of an incident that may have resulted in the disclosure of your personal information. This letter contains information about what occurred and services we are making available to help you protect your information.

What happened and what information was involved:

On May 28, 2020, our systems were impacted by a security incident. We immediately started an investigation with respect to the scope and extent of the incident. On May 29, 2020, we received confirmation that some information contained on one of our servers has been exposed to an unauthorized third party. This information include your name, address, phone number, date of birth, social security number, passport number and driver's license number. At this time, we have no reason to believe your personal information has been misused by any third parties, but out of an abundance of caution, we wanted to inform you of this incident.

What we are doing and what you can do:

Upon discovery of this incident, we immediately changed all computer passwords and improved our computer security settings. At this time we are not aware of your information being used in an unauthorized manner, but out of an abundance of caution, we wanted to make you aware of this matter and offer resources to help you protect your information.

Further, we have arranged for you to enroll in *Equifax Credit Watch Gold*, provided by Equifax, one of the three nationwide credit reporting companies, to provide you with Credit Monitoring, Identity Theft Protection services and Dark Web Monitoring Services at no cost to you for one year. This service includes:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax** credit report
- Wireless alerts and customizable alerts available (available online only)
- Access to your Equifax Credit Report™
- Ability to receive alerts if your Social Security Number or credit card numbers are found on Internet trading sites via WebDetect ¹
- Up to \$25,000 in identity theft insurance with \$0 deductible, at no additional cost to you †
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.to assist you in understanding the content of

your Equifax credit information, to provide personalized identity theft victim assistance, and help initiate an investigation of inaccurate information.

- 90 day Fraud Alert placement with automatic renewal functionality* (available online only).

To enroll, we encourage you to go to www.myservices.equifax.com/goldscan by November 30, 2020.

For more information:

We sincerely regret any inconvenience that this incident may cause you and remains dedicated to protecting your personal information. Should you have any questions or concerns about this incident, please contact 866-977-1190 between 9:00 a.m. and 9:00 p.m. Eastern Standard Time for more information.

Sincerely,

Henry J Och for
Harbor Homes

Additional Important Information

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of Maryland, Rhode Island, Illinois, New York, and North Carolina:

You can obtain information from the Maryland and North Carolina Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the Attorney General Consumer Protection Division 200, St. Paul Place Baltimore, MD 21202 1-888-743-0023

www.oag.state.md.us

Rhode Island Office of the Attorney General Consumer Protection 150 South Main Street, Providence RI 02903 1-401-274-4400 www.riag.ri.gov

North Carolina Office of the Attorney General Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-566-7226

www.ncdoj.com

Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338)

www.ftc.gov/idtheft

New York Office of Attorney General Consumer Frauds & Protection, The Capitol Albany, NY 12224 1-800-771-7755 <https://ag.ny.gov/consumer-frauds/identity-theft>

For residents of Massachusetts: It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

800-525-6285

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

www.experian.com/freeze

888-397-3742

TransUnion (FVAD)

P.O. Box 2000

Chester, PA 19022

freeze.transunion.com

800-680-7289

More information can also be obtained by contacting the Federal Trade Commission listed above.



Activation Code: **INSERT Credit Monitoring Code**

About the Equifax Credit Watch™ Gold with WebDetect identity theft protection product

Equifax Credit Watch Gold with WebDetect will provide you with an “early warning system” to changes to your credit file. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax** credit report
- Wireless alerts and customizable alerts available (available online only)
- Access to your Equifax Credit Report™
- Ability to receive alerts if your Social Security Number or credit card numbers are found on Internet trading sites via WebDetect ¹
- Up to \$25,000 in identity theft insurance with \$0 deductible, at no additional cost to you †
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m. to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance, and help initiate an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality* (available online only)

How to Enroll: To sign up online for **online delivery** go to: www.myservices.equifax.com/goldscan

1. **Welcome Page:** Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

1. WebDetect will scan for your Social Security number (if you choose to) and up to 10 major credit/debit card numbers you provide. WebDetect scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that WebDetect is able to locate and search every possible internet site where consumers' personal information is at risk of being traded.

† Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. This product is not intended for minors (under 18 years of age)

The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC

[COMPANY HEADER]

<<Name>>
<<Address 1>>
<<City>><<State>><<Zip>>
<<Country>>

To Enroll, Please Call: 866-820-9010
Or Visit:
www.myservices.equifax.com/goldscan
Enrollment Code: _____

<<Date>>

Re: Notice of Security Incident

Dear <<Name>>:

We are writing to inform you of an incident that may have resulted in the disclosure of your personal information. This letter contains information about what occurred and services we are making available to help you protect your information.

What happened and what information was involved:

On May 28, 2020, our systems were impacted by a security incident. We immediately started an investigation with respect to the scope and extent of the incident. On May 29, 2020, we received confirmation that some information contained on one of our servers has been exposed to an unauthorized third party. This information include your name, address, phone number, date of birth, health insurance provider name and address. We have no evidence that your social security number was accessed by an unauthorized third party. At this time, we have no reason to believe your personal information has been misused by any third parties, but out of an abundance of caution, we wanted to inform you of this incident.

What we are doing and what you can do:

Upon discovery of this incident, we immediately changed all computer passwords and improved our computer security settings. At this time we are not aware of your information being used in an unauthorized manner, but out of an abundance of caution, we wanted to make you aware of this matter and offer resources to help you protect your information.

Further, we have arranged for you to enroll in *Equifax Credit Watch Gold*, provided by Equifax, one of the three nationwide credit reporting companies, to provide you with Credit Monitoring, Identity Theft Protection services and Dark Web Monitoring Services at no cost to you for one year. This service includes:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax** credit report
- Wireless alerts and customizable alerts available (available online only)
- Access to your Equifax Credit Report™
- Ability to receive alerts if your Social Security Number or credit card numbers are found on Internet trading sites via WebDetect ¹
- Up to \$25,000 in identity theft insurance with \$0 deductible, at no additional cost to you †
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance, and help initiate an investigation of inaccurate information.

- 90 day Fraud Alert placement with automatic renewal functionality* (available online only).

To enroll, we encourage you to go to www.myservices.equifax.com/goldscan by November 30, 2020.

For more information:

We sincerely regret any inconvenience that this incident may cause you and remains dedicated to protecting your personal information. Should you have any questions or concerns about this incident, please contact 866-977-1190 between 9:00 a.m. and 9:00 p.m. Eastern Standard Time for more information.

Sincerely,

Henry J Och for
Harbor Homes

Additional Important Information

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of Maryland, Rhode Island, Illinois, New York, and North Carolina:

You can obtain information from the Maryland and North Carolina Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the Attorney General Consumer Protection Division 200, St. Paul Place Baltimore, MD 21202 1-888-743-0023

www.oag.state.md.us

Rhode Island Office of the Attorney General Consumer Protection 150 South Main Street, Providence RI 02903 1-401-274-4400 www.riag.ri.gov

North Carolina Office of the Attorney General Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-566-7226

www.ncdoj.com

Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338)

www.ftc.gov/idtheft

New York Office of Attorney General Consumer Frauds & Protection, The Capitol Albany, NY 12224 1-800-771-7755 <https://ag.ny.gov/consumer-frauds/identity-theft>

For residents of Massachusetts: It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

800-525-6285

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

www.experian.com/freeze

888-397-3742

TransUnion (FVAD)

P.O. Box 2000

Chester, PA 19022

freeze.transunion.com

800-680-7289

More information can also be obtained by contacting the Federal Trade Commission listed above.



Activation Code: **INSERT Credit Monitoring Code**

About the Equifax Credit Watch™ Gold with WebDetect identity theft protection product

Equifax Credit Watch Gold with WebDetect will provide you with an “early warning system” to changes to your credit file. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax** credit report
- Wireless alerts and customizable alerts available (available online only)
- Access to your Equifax Credit Report™
- Ability to receive alerts if your Social Security Number or credit card numbers are found on Internet trading sites via WebDetect ¹
- Up to \$25,000 in identity theft insurance with \$0 deductible, at no additional cost to you †
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m. to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance, and help initiate an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality* (available online only)

How to Enroll: To sign up online for **online delivery** go to: www.myservices.equifax.com/goldscan

1. **Welcome Page:** Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

1. WebDetect will scan for your Social Security number (if you choose to) and up to 10 major credit/debit card numbers you provide. WebDetect scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that WebDetect is able to locate and search every possible internet site where consumers' personal information is at risk of being traded.

† Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. This product is not intended for minors (under 18 years of age)

The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC

[COMPANY HEADER]

<<Name>>
<<Address 1>>
<<City>><<State>><<Zip>>
<<Country>>

To Enroll, Please Call: 866-820-9010
Or Visit:
www.myservices.equifax.com/goldscan
Enrollment Code: _____

<<Date>>

Re: Notice of Security Incident

Dear <<Name>>:

We are writing to inform you of an incident that may have resulted in the disclosure of your personal information. This letter contains information about what occurred and services we are making available to help you protect your information.

What happened and what information was involved:

On May 28, 2020, our systems were impacted by a security incident. We immediately started an investigation with respect to the scope and extent of the incident. On May 29, 2020, we received confirmation that some information contained on one of our servers has been exposed to an unauthorized third party. This information include your name, address, date of birth, prescription drug plan provider information, and the access key to the website of your prescription drug provider. We have no evidence that your social security number was accessed by an unauthorized third party. At this time, we have no reason to believe your personal information has been misused by any third parties, but out of an abundance of caution, we wanted to inform you of this incident.

What we are doing and what you can do:

Upon discovery of this incident, we immediately changed all computer passwords and improved our computer security settings. At this time we are not aware of your information being used in an unauthorized manner, but out of an abundance of caution, we wanted to make you aware of this matter and offer resources to help you protect your information.

Further, we have arranged for you to enroll in *Equifax Credit Watch Gold*, provided by Equifax, one of the three nationwide credit reporting companies, to provide you with Credit Monitoring, Identity Theft Protection services and Dark Web Monitoring Services at no cost to you for one year. This service includes:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax** credit report
- Wireless alerts and customizable alerts available (available online only)
- Access to your Equifax Credit Report™
- Ability to receive alerts if your Social Security Number or credit card numbers are found on Internet trading sites via WebDetect ¹
- Up to \$25,000 in identity theft insurance with \$0 deductible, at no additional cost to you †
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.to assist you in understanding the content of

your Equifax credit information, to provide personalized identity theft victim assistance, and help initiate an investigation of inaccurate information.

- 90 day Fraud Alert placement with automatic renewal functionality* (available online only).

To enroll, we encourage you to go to www.myservices.equifax.com/goldscan by November 30, 2020.

For more information:

We sincerely regret any inconvenience that this incident may cause you and remains dedicated to protecting your personal information. Should you have any questions or concerns about this incident, please contact 866-977-1190 between 9:00 a.m. and 9:00 p.m. Eastern Standard Time for more information.

Sincerely,

Henry J Och for
Harbor Homes

Additional Important Information

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of Maryland, Rhode Island, Illinois, New York, and North Carolina:

You can obtain information from the Maryland and North Carolina Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the Attorney General Consumer Protection Division 200, St. Paul Place Baltimore, MD 21202 1-888-743-0023

www.oag.state.md.us

Rhode Island Office of the Attorney General Consumer Protection 150 South Main Street, Providence RI 02903 1-401-274-4400 www.riag.ri.gov

North Carolina Office of the Attorney General Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-566-7226

www.ncdoj.com

Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338)

www.ftc.gov/idtheft

New York Office of Attorney General Consumer Frauds & Protection, The Capitol Albany, NY 12224 1-800-771-7755 <https://ag.ny.gov/consumer-frauds/identity-theft>

For residents of Massachusetts: It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

800-525-6285

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

www.experian.com/freeze

888-397-3742

TransUnion (FVAD)

P.O. Box 2000

Chester, PA 19022

freeze.transunion.com

800-680-7289

More information can also be obtained by contacting the Federal Trade Commission listed above.



Activation Code: **INSERT Credit Monitoring Code**

About the Equifax Credit Watch™ Gold with WebDetect identity theft protection product

Equifax Credit Watch Gold with WebDetect will provide you with an “early warning system” to changes to your credit file. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax** credit report
- Wireless alerts and customizable alerts available (available online only)
- Access to your Equifax Credit Report™
- Ability to receive alerts if your Social Security Number or credit card numbers are found on Internet trading sites via WebDetect ¹
- Up to \$25,000 in identity theft insurance with \$0 deductible, at no additional cost to you †
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m. to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance, and help initiate an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality* (available online only)

How to Enroll: To sign up online for **online delivery** go to: www.myservices.equifax.com/goldscan

1. **Welcome Page:** Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

1. WebDetect will scan for your Social Security number (if you choose to) and up to 10 major credit/debit card numbers you provide. WebDetect scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that WebDetect is able to locate and search every possible internet site where consumers' personal information is at risk of being traded.

† Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. This product is not intended for minors (under 18 years of age)

* The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC