

**Additional Information and Resources
To Protect Personal Information**

Review personal account statements and credit reports. We recommend that you remain vigilant against incidents of fraud or misuse, from any source, by reviewing personal account statements, explanations of benefits (EOBs) and credit reports to detect any errors or unauthorized activity.

Request a free credit report. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call (877) 322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months. If you discover any suspicious items, you should report any incorrect information on your report to the credit reporting agency. The names and contact information for the credit reporting agencies are:

Equifax
1-888-298-0045
P.O. Box 105069
Atlanta, GA 30348
www.equifax.com

Experian
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion
1-800-680-7289
P.O. Box 2000
Chester, PA 19022
www.transunion.com

Report suspected fraud. You have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You should report suspected incidents of identity theft to local law enforcement, your state's Attorney General, and/or the Federal Trade Commission.

Place a Fraud Alert. Consumers have the right to place a fraud alert on their credit file at no cost. A fraud alert tells businesses that check your credit that they should check with you before opening a new account. Initial fraud alerts are for one year and identity theft victims can get an extended fraud alert for up to seven years. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. To place a fraud alert, contact the nationwide consumer reporting agencies by phone or online using the above contact information. For more information about placing a fraud alert, please visit <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>.

Place a Security Freeze. Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too. To place a security freeze, contact the nationwide consumer reporting agencies by phone or online using the contact information above. If you request a freeze online or by phone, the agency must place the freeze within one business day. For more information, about placing a security freeze, please visit <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.

Obtain additional information about the steps you can take to avoid identity theft from the following entities:

- **California Residents:** Visit the California Office of Privacy Protection, www.privacy.ca.gov, for additional information on protection against identity theft.

This notification was not delayed by law enforcement.

- **District of Columbia Residents:** District of Columbia Attorney General may be contacted at 400 6th Street NW, Washington D.C. 20001, and (202) 727-3400.
- **Iowa Residents:** Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, and (515) 281-5926.
- **Kentucky Residents:** Office of the Attorney General of Kentucky may be contacted at 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, <https://ag.ky.gov>, and (502) 696-5300.
- **Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, www.oag.state.md.us/Consumer, and toll-free at (888) 743-0023 or (410) 528-8662.
- **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 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. We encourage you to 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.
- **New York Residents:** New York Attorney General may be contacted at Office of Attorney General, The Capitol, Albany, NY 12224-0341, <https://ag.ny.gov>, and (800) 771-7755.
- **North Carolina Residents:** Office of the Attorney General of North Carolina may be contacted at Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, <https://ncdoj.com>, and toll-free at (877) 566-7226 or (919) 716-6000.
- **Oregon Residents:** Oregon Department of Justice may be contacted at 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us, and (877) 877-9392.
- **Rhode Island Residents:** Office of the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, and (401) 274-4400. Under Rhode Island law, you have the right to obtain a police report. No known Rhode Island residents were impacted by this incident.
- **All U.S. Residents:** The Identity Theft Clearinghouse, Federal Trade Commission may be contacted at 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.ftc.gov, and 1-877-IDTHEFT (438-4338).