

Information about Identity Theft Protection

We have engaged Experian® to offer you complimentary fraud resolution and identity protection services for one year. These services help detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. For minors that may have been affected, we are offering a complimentary one-year membership in Family Secure® from Experian®. This product monitors your Experian credit report to notify you of key changes. In addition, Family Secure will tell you if the minor has a credit report, a potential sign that his or her identity has been stolen. For additional information about these services, including enrollment instructions, please call 1-844-453-5060.

We also recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. 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 at the bottom of this page.

If you did not receive a notice letter with enrollment instructions but believe that your personal information was affected, or if you have further questions, please contact us toll-free at **844-453-5060**.

Review Accounts and Credit Reports: You should remain vigilant with respect to reviewing your account statements and credit reports, and you should promptly report any suspicious activity or suspected identity theft 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 protection against identity theft: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft.

Fraud Alerts: There are also 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 at least 90 days. 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 at the addresses or toll-free numbers listed at the bottom of this page.

Credit Freezes: You may have the right to put a credit freeze, also known as a security 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. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information.

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed below.

Equifax (www.equifax.com) General Contact: P.O. Box 740241 Atlanta, GA 30374 800-685-1111 Fraud Alerts: P.O. Box 740256, Atlanta, GA 30374 Credit Freezes: P.O. Box 105788, Atlanta, GA 30348	Experian (www.experian.com) General Contact: P.O. Box 2002 Allen, TX 75013 888-397-3742 Fraud Alerts and Security Freezes: P.O. Box 9554, Allen, TX 75013	TransUnion (www.transunion.com) General Contact: P.O. Box 105281 Atlanta, GA 30348 877-322-8228 Fraud Alerts and Security Freezes: P.O. Box 2000, Chester, PA 19022 888-909-8872
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