



Secure Processing Center
25 Route 111, P.O. Box 1048
Smithtown, NY 11787

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

***Postal IMB Barcode

<<Date>>

Important Security Notification

Dear <<Full Name>>,

We are writing to inform you of a cybersecurity incident. This notice provides information concerning the incident and the complimentary service we are offering to help you protect yourself.

We conducted a thorough investigation into this incident, including with the help of third-party digital forensics and e-discovery experts. As a result of our investigation, we recently learned that the incident may have impacted the personal information of certain current and former Traverre personnel.

The incident may have impacted your name, date of birth, address, Social Security Number, phone number, and/or email address. We are offering you 24 months of identity protection services and credit monitoring from a leading identity monitoring services company, Epiq, at no charge. These services help detect possible misuse of your personal information and provide you with identity protection support focused on identification and resolution of identity theft. For instructions on completing the enrollment process for these complimentary protection services, please refer to the instructions below.

If you have any further questions regarding this incident, please call Epiq toll-free at 855-720-3024 between the hours of 9am – 9pm Eastern, Monday through Friday.

Sincerely,

William R. Benvenuto
Senior Vice President, Chief Legal Affairs, Compliance & Privacy Officer



<<Full Name>>
Activation Code: <<ACTIVATION CODE>>
Enrollment Deadline: <<ENROLLMENT DEADLINE>>
Coverage Length: 24 Months

Epiq - Privacy Solutions ID 3B Credit Monitoring

How To Enroll:

- 1) Visit www.privacysolutionsid.com and click “Activate Account”
- 2) Enter the following activation code, <<Activation Code>> and complete the enrollment form
- 3) Complete the identity verification process
- 4) You will receive a separate email from noreply@privacysolutions.com confirming your account has been set up successfully and will include an Access Your Account link in the body of the email that will direct you to the log-in page
- 5) Enter your log-in credentials
- 6) You will be directed to your dashboard and activation is complete!

Product Features:

3-Bureau Credit Monitoring with Alerts

Monitors your credit file(s) with each of the 3 Credit Bureaus for key changes, with alerts such as credit inquiries, new accounts, and public records.

VantageScore® 3.0 Credit Score with Score Tracker¹

1-Bureau VantageScore®3.0 (monthly) and Credit Score Tracker.

SSN Monitoring (High Risk Transaction Monitoring, Real-Time Authentication Alerts, Real-Time Inquiry Alerts)

Detect and prevent common identity theft events outside of what is on your credit report. Real-time monitoring of SSNs across situations like loan applications, employment and healthcare records, tax filings, online document signings and payment platforms, with alerts.

Dark Web Monitoring

Scans millions of servers, online chat rooms, message boards, and websites across all sides of the web to detect fraudulent use of your personal information, with alerts.

Change of Address Monitoring

Monitors the National Change of Address (NCOA) database and the U.S. Postal Service records to catch unauthorized changes to users' current or past addresses.

Credit Protection

3-Bureau credit security freeze assistance with blocking access to the credit file for the purposes of extending credit (with certain exceptions).

Personal Info Protection

Helps users find their exposed personal information on the surface web—specifically on people search sites and data brokers – so that the user can opt out/remove it.

Helps protect members from ID theft, robo calls, stalkers, and other privacy risks.

Identity Restoration & Lost Wallet Assistance

Dedicated ID restoration specialists who assist with ID theft recovery and assist with canceling and reissuing credit and ID cards.

Up to \$1M Identity Theft Insurance²

Provides up to \$1,000,000 (\$0 deductible) Identity Theft Event Expense Reimbursement Insurance on a discovery basis. This insurance aids in the recovery of a stolen identity by helping to cover expenses normally associated with identity theft.

Unauthorized Electronic Funds Transfer- UEFT²

Provides up to \$1,000,000 (\$0 deductible) Unauthorized Electronic Funds Transfer Reimbursement. This aids in the recovery of stolen funds resulting from fraudulent activity (occurrence based).

If you need assistance with the enrollment process or have questions regarding Epiq – Privacy Solutions ID 3B Credit Monitoring, please call directly at **866.675.2006**, Monday-Friday 9:00 a.m. to 5:30 p.m., ET.

1 The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore® credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

2 Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. or American Bankers Insurance Company of Florida, an Assurant company. 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.

ADDITIONAL INFORMATION

- | **Review Accounts and Credit Reports:** You can 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 below.

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 avoiding and protecting against identity theft. The FTC can be reached at: Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft.

- | **Security Freezes and Fraud Alerts:** You have a right to place a security freeze on your credit report at no cost, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. You may request that a freeze be placed on your credit report by calling the numbers of the credit reporting agencies specified below, sending a request to the credit reporting agencies' addresses specified below by certified mail, overnight mail or regular stamped mail, or by visiting the website addresses of the credit reporting agencies below.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements. Please contact the three major credit reporting companies as specified below to find out more information about placing a security freeze on your credit report.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 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 below.

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

Equifax (www.equifax.com)

General Contact:

P.O. Box 740241,
Atlanta, GA 30374
800-685-1111

Experian

(www.experian.com)

General Contact:

P.O. Box 2104,
Allen, TX 75013
888-397-3742

TransUnion

(www.transunion.com)

**General Contact, Fraud Alerts
and Security Freezes:**

P.O. Box 2000,
Chester, PA 19022
800-916-8800

Fraud Alerts and Security Freezes:

P.O. Box 740256,
Atlanta, GA 30374

**Fraud Alerts and Security
Freezes:**

P.O. Box 9556,
Allen, TX 75013