

Breach Notification Letter

(Date)

Dear _____:

We are writing to you because of a recent data security incident. On _____ (Date) _____, _____ (Describe incident and categories of PII) _____

We are fully investigating this incident.

Every effort possible is being made to recover the missing _____ (insert type of media, if appropriate) _____. We suggest you call one of the three numbers below to request that a fraud alert be placed on your credit file. A fraud alert lets creditors know to contact you before opening new accounts.

Experian
1-888-397-3742

Equifax
1-800-525-6285

TransUnion
1-800-680-7289

A fraud alert can be placed with any of these agencies at no cost to you and will automatically place fraud alerts with the other two agencies. You will then receive letters from all of them, with instructions on how to get a free copy of your credit report from each.

When you receive your credit reports look them over carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate. Also look for personal information, such as your home address and Social Security number, which is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Even if you do not find any signs of fraud on your reports, you may want to check your credit report periodically out of an abundance of caution. Just call one of the numbers above to order your reports and keep the fraud alert in place.

If you have placed a fraud alert, but still believe you are at risk, you should be aware that you may also place a security freeze on your credit file. A security freeze means that your file cannot be shared with potential creditors, to open new credit cards or other lines of credit, without your express authorization. For information on Security Freezes, please refer to the attached information sheet.

If there is anything we can do to assist you, please call _____ (include contact name and number). We sincerely regret this incident and will keep you fully advised.

Sincerely,

Department/Agency/Organization Name

SECURITY FREEZE GENERAL INFORMATION

Any consumer in West Virginia may place a security freeze on his or her credit report by requesting one in writing from the credit reporting agency. The service is free if you are a victim of an actual identity theft crime. To prove you are a victim, you must send a valid copy of a police report or an investigative report or written FTC complaint. If the Security Freeze is not free, a charge of \$5 or more will be applied for each placing, removing or temporary lifting of the freeze. A security freeze generally prohibits the credit reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer. The three credit bureaus have slightly different requirements, so please carefully review the process for each.

Be prepared to provide the following information:

- If you are a victim of identity theft, you must include a copy of either the police report or case number documenting the identity theft.
- Provide your full name (including middle initial as well as Jr., Sr., II, III, etc.,) address, Social Security number, and date of birth.
- If you have moved in the past 5 years, supply the addresses where you have lived over the prior 5 years.
- Provide proof of current address such as a current utility bill or phone bill.
- Send a photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.).

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
1-800-525-6285
www.equifax.com/home

Experian Security Freeze

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

Trans Union Security Freeze

P.O. Box 6790
Fullerton, CA 92834-6790
1 888-909-8872
www.transunion.com