

{SEND THIS NOTICE TO CLIENTS OUTSIDE OF NORTH CAROLINA}

Print on Approved Letterhead

[Month] [Day], [Year]

[Name]

[Street Address]

[City], [State] [Zip]

Activation Code: [Enter in Code]

Dear [Name],

We are writing to let you know about an incident involving your personal information. On September 24<sup>th</sup>, Cindi Phillips' office was broken into and two computers were stolen. The computers stored files which included your personal information. The information included your name, marital status, employer information, net worth, home phone number, E-mail address, cell phone number, address, and Social Security Number. The police have been notified of this incident.

The computers have been replaced and are encrypted and a new security system has been installed in her office. We are continuing to evaluate additional security measures to reduce the risk of this type of incident in the future.

We are advising you of this situation so that you may take precautions and watch for any unauthorized use of your personal information. If you encounter facts that lead you to suspect identity theft, please report it to law enforcement and the Federal Trade Commission.

We would also like to offer to pay for one year of Equifax Credit Watch Gold with 3-in-1 Monitoring, which will begin on the date on which you enroll.

A description of this product is provided in the attached material, which also contains instructions about how to enroll. Your personal activation code is above. If you choose to take advantage of this product, it will provide you with a notification of any changes to your credit information, \$1 million Identity Fraud Expense Coverage and access to your credit report. We urge you to consider enrolling in this product, at our expense, and placing a Fraud Alert on your credit report.

You can also obtain information from the following sources about fraud alerts and security freezes.

Experian  
P.O. Box 9532  
Allen, Texas 75013  
www.experian.com  
1-888-397-3742

Equifax  
P.O. Box 740241  
Atlanta, GA 30374  
www.equifax.com  
1-800-685-1111

TransUnion  
P.O. Box 2000  
Chester, PA 19022  
www.transunion.com  
1-800-916-8800

Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
Website: [www.consumer.ftc.gov/features/feature-0014-identity-theft](http://www.consumer.ftc.gov/features/feature-0014-identity-theft)  
Telephone: 1-877-438-4338

We sincerely apologize for any inconvenience this may cause you. If you have any questions, please contact us directly at 301-468-0100.

Sincerely,



**Activation Code: INSERT Credit Monitoring Code**

About the Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. 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, Experian, and TransUnion** credit reports
- Wireless alerts and customizable alerts available (available online only)
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Up to \$1 million in identity theft insurance <sup>1</sup> with \$0 deductible, at no additional cost to you
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert <sup>2</sup> placement with automatic renewal functionality\* (available online only)

**How to Enroll: You can sign up online or over the phone**

To sign up online for **online delivery** go to [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)

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.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. Activation Code: You will be asked to enter your enrollment code as provided at the top of this letter.
2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com) or you may contact the Equifax auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

1 - 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)

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