



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<Mail ID>>
<<Name1>>
<<Address1>>
<<Address2>>
<<City>><<State>><<Zip>>

<<Date>>

Re: Notice of Data Breach

Dear <<Name 1>>:

Greenwood School District 50 ("the District"), is writing to notify you of a recent incident that may affect the security of your personal information. We are providing you with information regarding the incident, steps we have taken since discovering the incident, and what you can do to protect against identity theft and fraud should you feel it is appropriate to do so.

What Happened? In mid-February of this year, the District began receiving reports from a limited number of current employees that they were contacted by the IRS regarding potential identity theft. In response, the District hired an outside computer forensics expert to investigate whether a compromise of personal information held by the District may have occurred. During the course of its investigation, the District learned that four District employees' email accounts had been logged into by an unauthorized individual between January 19, 2017 and January 28, 2017, and that these email accounts contained personal information.

What Information Was Involved? Our investigation determined the following types of your information were stored within one or more affected email accounts: name, <<Social Security number>>, <<Bank Account Information>>, <<Credit Card Information>>, <<State ID or Driver's License>>, <<Usernames and Passwords>>, <<Health Insurance Information>>, and <<Medical Information>>.

While the investigation also determined that certain current and former District employees' iVision payroll portal accounts had been logged into by an unauthorized individual during January and February of this year, potentially impacting employee Form W-2s and employee family member Form 1095s, this issue did not impact you.

What We Are Doing. The District takes your privacy and the security of the personal information within our care very seriously. Since the incident was discovered, passwords for the affected employee email accounts were changed. We are taking additional steps to enhance data security protections to better protect against similar incidents in the future. We are also notifying certain government regulators about this incident.

As an added precaution, the District is offering you access to 1 year of complimentary credit monitoring and identity restoration services through Experian at no cost to you. Information on these services and how you can enroll to receive them immediately are included within the enclosed *Steps You Can Take to Protect Against Identity Theft and Fraud.*

What You Can Do. You can enroll in the Experian credit monitoring and identity restoration services. You can also review the enclosed *Steps You Can Take to Protect Against Identity Theft and Fraud*, which includes guidance on steps you can take to better protect against the possibility of fraud and identify theft.

For More Information: We recognize that you may have questions that are not answered in this letter. If you have questions, please call our dedicated assistance line at 1-888-757-1869, Monday through Friday from 9:00 a.m. to 9:00 p.m. EDT.

We sincerely regret any inconvenience this incident may cause. Greenwood School District 50 remains committed to safeguarding information in our care and will continue to take proactive steps to enhance data security.

Sincerely,



David Loadholt,
Assistant Superintendent for Business

Steps You Can Take to Protect Against Identity Theft and Fraud

As an added precaution, the District is offering you access to 1 year of complimentary credit monitoring and identity restoration services through Experian at no cost to you. If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that the Identity Restoration services detailed above are available to you for 1 year from the date of this letter and does not require any action or enrollment on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

While the Identity Restoration assistance detailed above is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorksSM as a complimentary 1-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: [REDACTED] (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: www.experianidworks.com/creditone
- Provide your activation code: [REDACTED]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by [REDACTED]. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your 1-YEAR EXPERIAN IDENTITYWORKS Membership:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.

In addition to enrolling to receive the services detailed above, you may take action directly to further protect against possible identity theft or financial loss. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

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You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files.

To find out more on how to place a security freeze, you can use the following contact information:

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www.transunion.com/credit-freeze

Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC. You can further educate yourself regarding identity theft, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/idtheft, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. You can also further educate yourself about placing a fraud alert or security freeze on your credit file by contacting the FTC or your state's Attorney General. For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-919-716-6400, www.ncdoj.gov.



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Re: Notice of Data Security Event

Dear <<Name 1>>:

Greenwood School District 50 ("the District"), is writing to notify you of a recent incident that may affect the security of your personal information. We are providing you with information regarding the incident, steps we have taken since discovering the incident, and what you can do to protect against identity theft and fraud should you feel it is appropriate to do so.

What Happened? In mid-February of this year, the District began receiving reports from a limited number of current employees that they were contacted by the IRS regarding potential identity theft. In response, the District hired an outside computer forensics expert to investigate whether a compromise of personal information held by the District may have occurred. During the course of its investigation, the District learned that: (1) four District employees' email accounts had been logged into by an unauthorized individual between January 19, 2017 and January 28, 2017, and that these email accounts contained personal information; and (2) certain current and former employees' iVision payroll portal accounts had been logged into by an unauthorized individual between January 20, 2017 and February 12, 2017.

What Information Was Involved? Our investigation determined that your iVision payroll portal account was logged into by an unauthorized individual. The page within your account that was accessed contained your recent years' Form W-2, which includes the following categories of information: (1) employee name; (2) employee address; (3) employee's Social Security number; and (4) the employee's wage information.

While our investigation determined that certain individuals' personal information was also stored within one or more affected email accounts, this email issue did not impact you.

What We Are Doing. The District takes your privacy and the security of the personal information within our care very seriously. Since the incident was discovered, iVision was shut down while security modifications were made and passwords for the affected employee email accounts were changed to prevent further unauthorized access. We are taking additional steps to enhance data security protections to better protect against similar incidents in the future. We are also notifying certain government regulators about this incident.

As an added precaution, the District is offering you access to 1 year of complimentary credit monitoring and identity restoration services through Experian at no cost to you. Information on these services and how you can enroll to receive them immediately are included within the enclosed *Steps You Can Take to Protect Against Identity Theft and Fraud*.

What You Can Do. You can enroll in the Experian credit monitoring and identity restoration services. You can also review the enclosed *Steps You Can Take to Protect Against Identity Theft and Fraud*, which includes guidance on steps you can take to better protect against the possibility of fraud and identify theft. Because your Form W-2 may have been subject to unauthorized access, we encourage you to file your 2016 federal and state tax return as soon as possible if you have not already done so.

For More Information: We recognize that you may have questions that are not answered in this letter. If you have questions, please call our dedicated assistance line at 1-888-757-1869, Monday through Friday from 9:00 a.m. to 9:00 p.m. EDT.

We sincerely regret any inconvenience this incident may cause. Greenwood School District 50 remains committed to safeguarding information in our care and will continue to take proactive steps to enhance data security.

Sincerely,



David Loadholt,
Assistant Superintendent for Business

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Please note that the Identity Restoration services detailed above are available to you for 1 year from the date of this letter and does not require any action or enrollment on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

While the Identity Restoration assistance detailed above is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorksSM as a complimentary 1-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: <<Enrollment Deadline>> (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: www.experianidworks.com/creditone
- Provide your activation code: <<Enrollment Code>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by <<Enrollment Deadline>>. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your 1-YEAR EXPERIAN IDENTITYWORKS Membership:

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- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. In addition to enrolling to receive the services detailed above, you may take action directly to further protect against possible identity theft or financial loss.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

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Because your Form W-2 may have been subject to unauthorized access, we encourage you to file your 2016 federal and state tax return as soon as possible, if you have not already done so. If you have not already filed, we encourage you to file IRS Form 14039 with your 2016 tax return. You can also contact the IRS at www.irs.gov/Individuals/Identity-Protection for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud. You can also visit www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft for more information.

You should also look to the information made available by the tax authority for your state of residence and any other state where you file a tax return. For a list of websites for each U.S. state's tax authority, visit <http://www.taxadmin.org/state-tax-agencies>.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

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Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC. You can further educate yourself regarding identity theft, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/idtheft, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. You can also further educate yourself about placing a fraud alert or security freeze on your credit file by contacting the FTC or your state's Attorney General.



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Re: Notice of Data Security Event

Dear <<Name 1>>:

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What Happened? In mid-February of this year, the District began receiving reports from a limited number of current employees that they were contacted by the IRS regarding potential identity theft. In response, the District hired an outside computer forensics expert to investigate whether a compromise of personal information held by the District may have occurred. During the course of its investigation, the District learned that: (1) four District employees' email accounts had been logged into by an unauthorized individual between January 19, 2017 and January 28, 2017, and that these email accounts contained personal information; and (2) certain current and former employees' iVision payroll portal accounts had been logged into by an unauthorized individual between January 20, 2017 and February 12, 2017.

What Information Was Involved? Our investigation determined that your family member's iVision payroll portal account was logged into by an unauthorized individual. The page within the account that was accessed contained your recent years' Form 1095. In addition to containing information about the current or former District employee, the Form 1095 includes the following categories of information about you as a recipient of health care coverage under the District plan: name and Social Security number.

While our investigation determined that certain individuals' personal information was stored within one or more affected email accounts, this email issue did not impact you.

What We Are Doing. The District takes your privacy and the security of the personal information within our care very seriously. Since the incident was discovered, iVision was shut down while security modifications were made and passwords for the affected employee email accounts were changed to prevent further unauthorized access. We are taking additional steps to enhance data security protections to better protect against similar incidents in the future. We are also notifying certain government regulators about this incident.

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Because your Form 1095 may have been subject to unauthorized access, we encourage you to file your 2016 federal and state tax return as soon as possible, if you have not already done so. If you have not already filed, we encourage you to file IRS Form 14039 with your 2016 tax return. You can also contact the IRS at www.irs.gov/Individuals/Identity-Protection for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud. You can also visit www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft for more information.

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Re: Notice of Data Security Event

Dear <<Name 1>>:

Greenwood School District 50 ("the District"), is writing to notify you of a recent incident that may affect the security of your personal information. We are providing you with information regarding the incident, steps we have taken since discovering the incident, and what you can do to protect against identity theft and fraud should you feel it is appropriate to do so.

What Happened? In mid-February of this year, the District began receiving reports from a limited number of current employees that they were contacted by the IRS regarding potential identity theft. In response, the District hired an outside computer forensics expert to investigate whether a compromise of personal information held by the District may have occurred. During the course of its investigation, the District learned that: (1) four District employees' email accounts had been logged into by an unauthorized individual between January 19, 2017 and January 28, 2017, and that these email accounts contained personal information; and (2) certain current and former employees' iVision payroll portal accounts had been logged into by an unauthorized individual between January 20, 2017 and February 12, 2017.

What Information Was Involved? Our investigation determined the following types of your information were stored within one or more affected email accounts: name, <<Bank Account Information>>, <<Credit Card Information>>, <<State ID or Driver's License>>, <<Usernames and Passwords>>, <<Health Insurance Information>>, and <<Medical Information>>.

Our investigation also determined that your iVision payroll portal account was logged into by an unauthorized individual. The page within your account that was accessed contained your recent years' Form W-2, which includes the following categories of information: (1) employee name; (2) employee address; (3) employee's Social Security number; and (4) the employee's wage information.

What We Are Doing. The District takes your privacy and the security of the personal information within our care very seriously. Since the incident was discovered, passwords for the affected employee email accounts were changed and iVision was shut down while security modifications were made to prevent further unauthorized access. We are taking additional steps to enhance data security protections to better protect against similar incidents in the future. We are also notifying certain government regulators about this incident.

As an added precaution, the District is offering you access to 1 year of complimentary credit monitoring and identity restoration services through Experian at no cost to you. Information on these services and how you can enroll to receive them immediately are included within the enclosed *Steps You Can Take to Protect Against Identity Theft and Fraud*.

Steps You Can Take to Protect Against Identity Theft and Fraud

As an added precaution, the District is offering you access to 1 year of complimentary credit monitoring and identity restoration services through Experian at no cost to you. If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that the Identity Restoration services detailed above are available to you for 1 year from the date of this letter and does not require any action or enrollment on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

While the Identity Restoration assistance detailed above is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorksSM as a complimentary 1-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: <<Enrollment Deadline>> (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: www.experianidworks.com/creditone
- Provide your activation code: <<Enrollment Code>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by <<Enrollment Deadline>>. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your 1-YEAR EXPERIAN IDENTITYWORKS Membership:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. In addition to enrolling to receive the services detailed above, you may take action directly to further protect against possible identity theft or financial loss.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.

Because your Form W-2 may have been subject to unauthorized access, we encourage you to file your 2016 federal and state tax return as soon as possible, if you have not already done so. If you have not already filed, we encourage you to file IRS Form 14039 with your 2016 tax return. You can also contact the IRS at www.irs.gov/Individuals/Identity-Protection for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud. You can also visit www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft for more information.

You should also look to the information made available by the tax authority for your state of residence and any other state where you file a tax return. For a list of websites for each U.S. state's tax authority, visit <http://www.taxadmin.org/state-tax-agencies>.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016
800-680-7289
www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files.

To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
(NY residents please call
1-800-349-9960)
<https://www.freeze.equifax.com>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
1-888-909-8872
www.transunion.com/credit-freeze

Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC. You can further educate yourself regarding identity theft, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/idtheft, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. You can also further educate yourself about placing a fraud alert or security freeze on your credit file by contacting the FTC or your state's Attorney General.