



P.O. Box 1170  
Evansville, IN 47706-1170

February 6, 2018

[Insert Recipient's Name]  
[Insert Address]  
[Insert City, State, Zip]

Dear [Insert customer name]:

We are writing to let you know that your personal or work email account (for example, john.doe@gmail.com) associated with your OneMain online account may have been compromised and may have been later used by an unauthorized individual(s) between September 1, 2017 and January 16, 2018 to access your OneMain online account.

Promptly after learning of this potential unauthorized access to OneMain online accounts, we took steps to review our systems and determine the nature of this incident. We retained a leading team of independent data security experts to conduct a forensic investigation of this incident and are assisting law enforcement authorities with their investigation into the individual(s) responsible.

Based on our review, it does not appear that OneMain was the source of or responsible for the apparent compromise of your personal or work email account. However, we take our obligation to safeguard your personal information very seriously and are letting you know about this incident so you can take steps to protect yourself.

Your OneMain online account contains certain personal information, including for example the following:

- Your name, address, and phone number;
- Your OneMain loan account number and, if you are enrolled, your OneMain Rewards account; and
- If you purchased insurance, the type of insurance purchased.<sup>1</sup>

To prevent further unauthorized access, we have locked your OneMain online account by requiring you to reset your security questions. If you have not already done so, you should call OneMain Customer Service (1-800-325-2146) for assistance in updating this information the next time you access your OneMain online account.

We recommend that you carefully review your OneMain online account and notify the OneMain Executive Office of Customer Care (1-800-525-6053) of any unauthorized changes or suspicious activity. We also recommend that you change the password for the email account associated with your OneMain online account since it appears to have been used by the unauthorized individual(s) in this incident.

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<sup>1</sup> Such insurance may be through the following providers: American Health and Life Insurance Company; Triton Insurance Company; Merit Life Insurance Co.; Yosemite Insurance Company; or in New York only, Securian Life Insurance Company.

### **OneMain Rewards Account**

Based on our review, we also believe that the unauthorized individual(s) may have:

- Enrolled you in OneMain Rewards, or accessed your existing OneMain Rewards account;
- Inflated points on that OneMain Rewards account; and/or
- Redeemed points for unauthorized gift cards.

We will restore any points on your OneMain Rewards account that were subject to an unauthorized redemption.

If the OneMain Rewards account associated with your OneMain online account was opened on or after September 1, 2017, then it is possible that it was opened by the unauthorized individual(s). The next time you are in your OneMain online account and click on the "Manage my rewards" link, you will be prompted to accept our OneMain Rewards account Terms of Service. If you accept those Terms, then you will automatically retain any existing points on that OneMain Rewards account.

### **OneMain Loan Account**

Based on our review, we believe that unauthorized payments may have been made on your OneMain loan account from a bank account associated with your OneMain online account. We recommend that you review your recent OneMain loan account statements and contact us immediately about any unauthorized payments. We will work with you to refund any unauthorized payments.

If you have any questions regarding this incident, please call us toll-free at 1-800-525-6053, Monday through Friday from 8:00 A.M. to 5:00 P.M. Central Time. In addition, the attached Reference Guide provides recommendations by the U.S. Federal Trade Commission on the protection of personal information. We hope this information is useful to you.

We regret any inconvenience this may cause you.

Sincerely,

OneMain Financial  
Executive Office of Customer Care

Equifax	Equifax Credit Information Services, Inc. P.O. Box 740241 Atlanta, GA 30374	1-800-525-6285	www.equifax.com
Experian	Experian Inc. P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	TransUnion LLC P.O. Box 2000 Chester, PA 19022-2000	1-800-680-7289	www.transunion.com

**Consider Placing a Security Freeze on Your Credit File.** You may wish to place a "security freeze" (also known as a "credit freeze") on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. There may be fees for placing, lifting, and/or removing a security freeze, which generally range from \$5-\$20 per action. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.* For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver's license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

**For Maryland Residents.** You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at:

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
(888) 743-0023 (toll-free in Maryland)  
(410) 576-6300  
[www.oag.state.md.us](http://www.oag.state.md.us)

**For Massachusetts Residents.** You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may charge you a fee of up to \$5 to place a security freeze on your account, and may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. There is no charge, however, to place, lift or remove a security freeze if you have been a victim of identity theft and you provide the consumer reporting agencies with a valid police report.

**For North Carolina Residents.** You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. You can contact the North Carolina Attorney General at:

North Carolina Attorney General's Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
(877) 566-7226 (toll-free in North Carolina)  
(919) 716-6400  
[www.ncdoj.gov](http://www.ncdoj.gov)

**For Oregon Residents.** We encourage you to report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice  
1162 Court Street NE  
Salem, OR 97301-4096  
(877) 877-9392 (toll-free in Oregon)  
(503) 378-4400  
<http://www.doj.state.or.us>

**For Rhode Island Residents.** You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

Rhode Island Office of the Attorney General  
Consumer Protection Unit  
150 South Main Street  
Providence, RI 02903  
(401)-274-4400  
<http://www.riag.ri.gov>

You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may charge you a fee of up to \$10 to place a security freeze on your account, and may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze. There is no charge, however, to place, lift or remove a security freeze if you have been a victim of identity theft and you provide the consumer reporting agencies with a valid police report.