



Return Mail Processing  
PO Box 589  
Claysburg, PA 16625-0589

March 5, 2021

G2784-L02-0000002 T00001 P001 \*\*\*\*\*AUTO\*\*MIXED AADC 159



SAMPLE A. SAMPLE - L02 ADULT

APT ABC

123 ANY ST

ANYTOWN, ST 12345-6789



**[RE: Notice of Data Breach]**

Dear [Extra1 - Salutation] Sample:

The American Armed Forces Mutual Aid Association (“AAFMAA”) is writing to notify you of a recent incident that may have impacted some of your information. Although at this time there is no indication that your information has been fraudulently misused in relation to this incident, we are providing you with information about the incident, our response to it, including offering you complimentary credit monitoring, and providing additional measures you can take to protect your information, should you feel it appropriate to do so.

**What Happened?** On January 29, 2021, AAFMAA became aware of suspicious activity relating to its systems and immediately launched an investigation to determine the nature and scope of the activity. AAFMAA determined that an unauthorized actor gained access to certain AAFMAA systems between January 28, 2021 and January 31, 2021 and removed and/or viewed certain files from our network.

AAFMAA undertook a comprehensive and time-intensive review of all files that were identified as impacted. This review was recently completed, and it was determined that certain information related to you may have been impacted.

**What Information Was Involved?** Our investigation determined that the following types of your information may have been impacted by this incident: name, [Extra2 - data elements]. To date, AAFMAA has not received any reports of fraudulent misuse of any information impacted by this incident.

We have no indication that any credit card information was impacted by this incident. We also have no indication that any information from accounts or relationships of our wholly-owned subsidiaries, AAFMAA Wealth Management & Trust LLC, or AAFMAA Mortgage Services LLC, were impacted by this incident. We also determined that none of the information in the digital vault was accessed or compromised.

**What We Are Doing.** The confidentiality, privacy, and security of your information are among our highest priorities, and we have security measures in place to protect information in our systems. Upon learning of this incident, we immediately took steps to secure our systems and investigate the incident. We also notified the Federal Bureau of Investigation (“FBI”) of this incident.

0000002



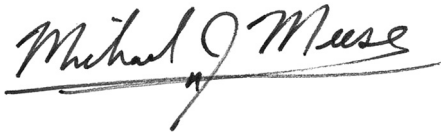
While we are unaware of any misuse of your information as a result of this incident, as an additional precaution, AAFMAA is offering you access to twenty-four (24) months of complimentary credit monitoring services through Experian. Details of this offer and instructions on how to activate these services are enclosed with this letter.

***What Can You Do?*** Please review the enclosed document, “Steps You Can Take to Help Protect Your Information,” which contains information on what you can do to safeguard against possible misuse of your information. You can also enroll in the credit monitoring services that AAFMAA is offering to you.

***For More Information.*** We understand that you may have questions about this incident that are not addressed in this notice. If you have additional questions or concerns, please call our toll-free dedicated assistance line at (833) 549-2139. This toll-free line is available Monday – Friday from 9:00 am ET to 11:00pm ET and Saturday/Sunday from 11:00 am ET to 8:00pm ET.

As you know, AAFMAA has served the military community with diligence and care through 142 years overcoming many significant challenges. Our commitment to you and your family remains steadfast, as always. AAFMAA remains committed to safeguarding the information in our care and will continue to take steps to enhance the security of our systems. We will overcome this challenge and be a stronger Association, continuing to provide exceptional life insurance and other benefits for you and members of the American Armed Forces community.

Sincerely,

A handwritten signature in black ink that reads "Michael J. Meese". The signature is written in a cursive style and is underlined with a single horizontal line.

Michael J. Meese, PhD, FLMI, BG, USA (Retired)  
President

## Steps You Can Take to Help Protect Your Information

### Enroll in Credit Monitoring

To help protect your identity, we are offering a complimentary two-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: May 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

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 (833) 549-2139 by **May 31, 2021**. Be prepared to provide engagement number **B010040** as proof of eligibility for the identity restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR 24-MONTH 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<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

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 at (833) 549-2139. 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 (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 this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

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

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

0000002



## **Monitor Your Accounts**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a 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 seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit 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 credit 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. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, military identification, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

## **Additional Information**

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

*For District of Columbia residents*, the District of Columbia Attorney General may be contacted at: 441 4th St. NW #1100 Washington, D.C. 20001; 202-727-3400; and [oag@dc.gov](mailto:oag@dc.gov).

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us). AAFMAA is located at 102 Sheridan Avenue, Fort Myer, VA 22211.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 242 Rhode Island residents impacted by this incident.

*For New Mexico residents*, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*For New York residents*, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.







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PO Box 589  
Claysburg, PA 16625-0589

March 5, 2021

G2784-L04-0000004 T00001 P001 \*\*\*\*\*AUTO\*\*MIXED AADC 159

TO THE PARENT OR GUARDIAN OF:

SAMPLE A. SAMPLE - L04 MINOR

APT ABC

123 ANY ST

ANYTOWN, ST 12345-6789



**[RE: Notice of Data Breach]**

Dear Parent or Guardian of Sample A. Sample:

The American Armed Forces Mutual Aid Association (“AAFMAA”) is writing to notify you of a recent incident that may have impacted some of your minor dependent’s information. Although at this time there is no indication that your minor dependent’s information has been fraudulently misused in relation to this incident, we are providing you with information about the incident, our response to it, including offering your minor dependent complimentary minor identity monitoring, and providing additional measures you can take to protect your minor dependent’s information, should you feel it appropriate to do so.

**What Happened?** On January 29, 2021, AAFMAA became aware of suspicious activity relating to its systems and immediately launched an investigation to determine the nature and scope of the activity. AAFMAA determined that an unauthorized actor gained access to certain AAFMAA systems between January 28, 2021 and January 31, 2021 and removed and/or viewed certain files from our network.

AAFMAA undertook a comprehensive and time-intensive review of all files that were identified as impacted. This review was recently completed, and it was determined that certain information related to your minor dependent may have been impacted.

**What Information Was Involved?** Our investigation determined that the following types of your minor dependent’s information may have been impacted by this incident: name, [Extra2 - data elements]. To date, AAFMAA has not received any reports of fraudulent misuse of any information impacted by this incident.

We have no indication that any credit card information was impacted by this incident. We also have no indication that any information from accounts or relationships of our wholly-owned subsidiaries, AAFMAA Wealth Management & Trust LLC, or AAFMAA Mortgage Services LLC, were impacted by this incident. We also determined that none of the information in the digital vault was accessed or compromised.

**What We Are Doing.** The confidentiality, privacy, and security of your minor dependent’s information are among our highest priorities, and we have security measures in place to protect information in our systems. Upon learning of this incident, we immediately took steps to secure our systems and investigate the incident. We also notified the Federal Bureau of Investigation (“FBI”) of this incident.

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G2784-L04

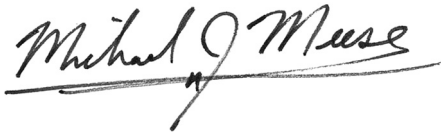
While we are unaware of any misuse of your minor dependent's information as a result of this incident, as an additional precaution, AAFMAA is offering your minor dependent access to twenty-four (24) months of complimentary minor identity monitoring services through Experian. Details of this offer and instructions on how to activate these services are enclosed with this letter.

***What Can You Do?*** Please review the enclosed document, "Steps You Can Take to Help Protect Your Minor Dependent's Information," which contains information on what you can do to safeguard against possible misuse of your minor dependent's information. You can also enroll in the minor identity monitoring services that AAFMAA is offering to your minor dependent.

***For More Information.*** We understand that you may have questions about this incident that are not addressed in this notice. If you have additional questions or concerns, please call our toll-free dedicated assistance line at (833) 549-2139. This toll-free line is available Monday – Friday from 9:00 am ET to 11:00pm ET and Saturday/Sunday from 11:00 am ET to 8:00pm ET.

As you know, AAFMAA has served the military community with diligence and care through 142 years overcoming many significant challenges. Our commitment to you and your family remains steadfast, as always. AAFMAA remains committed to safeguarding the information in our care and will continue to take steps to enhance the security of our systems. We will overcome this challenge and be a stronger Association, continuing to provide exceptional life insurance and other benefits for you and members of the American Armed Forces community.

Sincerely,

A handwritten signature in black ink that reads "Michael J. Meese". The signature is written in a cursive style and is underlined with a single horizontal stroke.

Michael J. Meese, PhD, FLMI, BG, USA (Retired)  
President



## Steps You Can Take to Help Protect Your Minor Dependent's Information

### Enroll in Minor Identity Monitoring Service

To help protect your minor's identity, we are offering a complimentary two-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides superior identity detection and resolution of identity theft. To activate this membership and start monitoring your minor's personal information please follow the steps below:

- Ensure that you **enroll by: May 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/minorplus>
- Provide your **activation code: ABCDEFGHI**
- Provide your minor's information when prompted

If you have questions about the product, need assistance with identity restoration for your minor or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (833) 549-2139 by **May 31, 2021**. Be prepared to provide engagement number **B010041** as proof of eligibility for the identity restoration services by Experian.

### ADDITIONAL DETAILS REGARDING THE 24-MONTH 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 for your minor:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** Receive the same high-level of Identity Restoration support even after the Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your minor's information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (833) 549-2139. 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 (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).

\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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G2784-L04

Please note that this Identity Restoration support is available to your minor for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

### **Monitor Your Minor Dependent's Accounts**

To protect against the possibility of identity theft or other financial loss, we encourage you to remain vigilant, to review your account statements, and to monitor your credit reports for suspicious activity. While minors under the age of 18 typically do not have credit files, the following information relates to protecting one's credit once established.

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a 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 seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit 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 credit 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. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

**Additional Information**

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

*For District of Columbia residents*, the District of Columbia Attorney General may be contacted at: 441 4th St. NW #1100 Washington, D.C. 20001; 202-727-3400; and [oag@dc.gov](mailto:oag@dc.gov).

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us). AAFMAA is located at 102 Sheridan Avenue, Fort Myer, VA 22211.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 242 Rhode Island residents impacted by this incident.

*For New Mexico residents*, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*For New York residents*, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.



