Deposition Solutions, LLC (d/b/a Lexitas)
c/o Cyberscout
P.O. Box 3826
Suwanee, GA 30024

Jane A Smith Jr
123 Main St
Apt A
Test Adult, XX ABC12 DE34

October 14, 2026

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PLEASE READ – IMPORTANT INFORMATION

Dear Jane Smith:

We are contacting you regarding an incident involving your personal information.

What Happened

Deposition Solutions, LLC, doing business as Lexitas ("Lexitas"), provides litigation support services, including court reporting and deposition transcript services. On May 29, 2026, Lexitas learned from a customer that a web server configuration error had caused certain files in its OnDemand (DepositionNet) application to become accessible over the internet without authentication. The investigation determined that this configuration error occurred in or around September 2019 and was not detected at the time.

After learning about the issue, Lexitas restricted access to the affected server within hours and began an investigation to determine what information may have been affected. The affected files consisted primarily of deposition transcripts, exhibits, and other legal documents. Because personal information in these documents is scattered throughout written testimony rather than organized in a searchable database, identifying affected individuals required extensive manual review, which took several months to complete. This notice was not delayed as a result of a law enforcement investigation.

Lexitas is not aware of any fraud or misuse concerning the information involved in the incident. However, out of an abundance of caution, we are taking appropriate precautionary measures to help protect your information and help alleviate concerns you may have.

What Information Was Involved

Some of the data stored on the affected server may have contained personal data belonging to you, such as your name combined with your Social Security number, driver's license number, financial account information, date of birth, medical information, or health insurance information. Because the available server logs were limited, Lexitas could not determine whether your specific information was viewed, copied, or downloaded.

What We Are Doing

Upon discovering the incident, Lexitas took immediate steps to remediate the exposure and investigate its scope. Lexitas blocked public access to the affected server within hours of notification. Additional security enhancements were implemented and verified through testing. Lexitas engaged a cybersecurity firm to conduct a forensic

investigation. The investigation determined that the incident was caused by a web server configuration error and, as of the time of the investigation, found no evidence of malware or ongoing threat actor presence in the environment. We are committed to helping those people who may have been impacted by this unfortunate situation.

In response to the incident, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for test from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please log on to **https://bfs.cyberscout.com/activate** and follow the instructions provided. When prompted please provide the following unique code to receive services: **ABC123DEF456**. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.If you have questions about this notice, please contact: **lexitashelp@transunion.com**.

What can I do on my own to address this situation?

If you choose not to use these services, we strongly urge you to do the following:

If you choose to place a fraud alert on your own, you will need to contact one of the three major credit agencies directly at:

Experian (1-888-397-3742)	Equifax (1-800-525-6285)	TransUnion (1-800-680-7289)
P.O. Box 4500	P.O. Box 740241	P.O. Box 2000
Allen, TX 75013	Atlanta, GA 30374	Chester, PA 19016
www.experian.com	www.equifax.com	www.transunion.com

Also, should you wish to obtain a credit report and monitor it on your own:

- **IMMEDIATELY** obtain free copies of your credit report and monitor them upon receipt for any suspicious activity. You can obtain your free copies by going to the following website: www.annualcreditreport.com or by calling them toll-free at 1-877-322-8228. (Hearing impaired consumers can access their TDD service at 1-877-730-4204.)
- **Upon receipt of your credit report**, we recommend that you review it carefully for any suspicious activity.
- Be sure to promptly report any suspicious activity to Lexitas.

You can also obtain more information from the Federal Trade Commission (FTC) about identity theft and ways to protect yourself. The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.

What if I want to speak with Lexitas regarding this incident?

Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays. Please call the help line at 1-833-544-7602 and supply the fraud specialist with your unique code listed above. If you have questions about this notice, please contact: **lexitashelp@transunion.com**.

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You may also write to Lexitas at: Deposition Solutions, LLC (d/b/a Lexitas), Attn: Data Security Incident Response, 4424 W Sam Houston Pkwy N, Suite 420, Houston, TX 77041.

At Lexitas we take our responsibilities to protect your personal information very seriously. We are deeply disturbed by this situation and apologize for any inconvenience.

Sincerely,

Ryan Casey
Chief Legal Officer

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Additional Information for Residents of Certain States

Your state Attorney General may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state Attorney General, or the FTC.

For Alabama residents: For a description of this incident, including the approximate date of the breach, the types of personal information involved, remediation actions taken, and steps you can take to protect yourself, please see the "What Happened," "What Information Was Involved," "What We Are Doing," and "What can I do on my own to address this situation?" sections above. If you have questions, please contact our help line at 1-833-544-7602 or email **lexitashelp@transunion.com**. The Alabama Attorney General can be contacted at: Office of the Attorney General, 501 Washington Avenue, Montgomery, AL 36130; (334) 242-7300; www.alabamaag.gov.

For California residents: For a description of this incident, including the approximate date of the breach, the types of personal information involved, whether notification was delayed as a result of a law enforcement investigation, remediation actions taken, and steps you can take to protect yourself, please see the "What Happened," "What Information Was Involved," "What We Are Doing," and "What can I do on my own to address this situation?" sections above. As stated in the "What We Are Doing" section above, complimentary identity theft prevention and mitigation services have been made available for at least twelve (12) months at no cost. For additional information about fraud alerts and credit freezes, including the toll-free numbers for the major credit reporting agencies, please see the "What can I do on my own to address this situation?" section above. Visit the California Office of Privacy Protection (https://oag.ca.gov/privacy) for additional information on protection against identity theft.

For Colorado residents: For a description of this incident, including the approximate date of the breach and the types of personal information involved, please see the "What Happened" and "What Information Was Involved" sections above. If you have questions, please contact our help line at 1-833-544-7602. The toll-free numbers for the credit reporting agencies are: Equifax: 1-888-378-4329; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289. The Federal Trade Commission may be reached at: 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338). You can obtain information from the Federal Trade Commission and the credit reporting agencies about fraud alerts and security freezes. The Colorado Attorney General can be contacted at: 1300 Broadway, 10th Floor, Denver, CO 80203; (720) 508-6000; coag.gov.

For Connecticut residents: Under Connecticut law, when a breach involves Social Security numbers, affected individuals are entitled to identity theft prevention and mitigation services for a period of not less than twenty-four (24) months at no cost. Connecticut residents are being offered the services described in the "What We Are Doing" section above for twenty-four (24) months at no cost. You have the right to place a credit freeze on your credit file at no charge. The Attorney General can be contacted at: Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106; 1-860-808-5318; portal.ct.gov/ag.

For Delaware residents: Under Delaware law, when a breach involves Social Security numbers, affected individuals are entitled to credit monitoring services for a period of not less than one (1) year at no cost. As stated in the "What We Are Doing" section above, complimentary credit monitoring has been made available. The Attorney General can be contacted at: Delaware Department of Justice, 820 N. French Street, Wilmington, DE 19801; (302) 577-8600; https://attorneygeneral.delaware.gov.

For District of Columbia residents: You have the right to obtain a security freeze on your credit report free of charge. To request a security freeze, contact each of the three major credit reporting agencies. The toll-free numbers for the credit reporting agencies are: Equifax: 1-888-378-4329; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289. The Federal Trade Commission may be reached at: 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338). The District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; (202) 727-3400; oag@dc.gov; and www.oag.dc.gov.

For Hawaii residents: For a description of this incident, the types of personal information involved, and steps you can take to protect yourself, please see the "What Happened," "What Information Was Involved," and "What can I do on my own to address this situation?" sections above. We encourage you to remain vigilant by reviewing your account statements and credit reports for suspicious activity. If you have questions, please contact our help line at 1-833-544-7602. The Hawaii Attorney General can be contacted at: Department of the Attorney General, 425 Queen Street, Honolulu, HI 96813; (808) 586-1500; ag.hawaii.gov.

For Illinois residents: Under Illinois law, you have the right to place a fraud alert on your credit file by contacting any one of the three major credit reporting agencies. A fraud alert notifies creditors to take additional steps to verify your identity before extending credit. You also have the right to place a security freeze on your credit report, which prohibits a credit reporting agency from releasing information without your express authorization. There is no fee to place or lift a security freeze. The toll-free numbers for the credit reporting agencies are: Equifax: 1-888-378-4329; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289. The Federal Trade Commission may be reached at: 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338). The Illinois Attorney General can be contacted at: Office of the Illinois Attorney General, 100 W. Randolph Street, Chicago, IL 60601; 1-800-386-5438; www.illinoisattorneygeneral.gov. If your online account credentials (username or email address in combination with password or security question and answer) may have been involved, we recommend that you change your passwords and security questions for any affected accounts.

For Iowa residents: For a description of this incident, including the approximate date of the breach, the types of personal information involved, and steps you can take to protect yourself, please see the "What Happened," "What Information Was Involved," and "What can I do on my own to address this situation?" sections above. The toll-free numbers for the credit reporting agencies are: Equifax: 1-888-378-4329; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289. The Attorney General can be contacted at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319; (515) 281-5164; www.iowaattorneygeneral.gov. Iowa residents are advised to report suspected incidents of identity theft to law enforcement or the Iowa Attorney General.

For Kentucky residents: The Attorney General can be contacted at: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118, Frankfort, Kentucky 40601; (502) 696-5300; www.ag.ky.gov.

For Maryland residents: For a description of this incident, the types of personal information acquired, and steps you can take to protect yourself, please see the "What Happened," "What Information Was Involved," and "What can I do on my own to address this situation?" sections above. If you have questions, please contact our help line at 1-833-544-7602 or email **lexitashelp@transunion.com**.The toll-free numbers for the credit reporting agencies are: Equifax: 1-888-378-4329; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289. The Federal Trade Commission may be reached at: 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338). You can obtain information from the Attorney General about steps you can take to avoid identity theft. The Attorney General can be contacted at: Office of the Attorney General, 200 St. Paul Place, Baltimore, Maryland 21202; 1-888-743-0023; www.marylandattorneygeneral.gov.

For Massachusetts residents: Under Massachusetts law, you have the right to obtain any police report filed in connection with this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. You also have the right to place a security freeze on your credit report at no charge. To request a security freeze, contact each of the three major credit reporting agencies and provide your full name, Social Security number, date of birth, current and prior addresses, and a copy of a government issued identification. Under Massachusetts law, this notice to Massachusetts residents does not include certain details about the nature of the breach or the number of Massachusetts residents affected, and the "What Happened" section of this notice should not be considered part of the notification to Massachusetts residents for purposes of Massachusetts law. For information about the types of personal information that may have been involved, please see the "What Information Was Involved" section above. For steps you can take to protect yourself, please see the "What can I do on my own to address this situation?" section above. The Attorney General can be contacted at: Office of the Attorney General, One Ashburton Place, Boston, MA 02108; (617) 727-8400; www.mass.gov/contact-the-attorney-generals-office.

For Michigan residents: For a description of this incident, the types of personal information involved, and steps you can take to protect yourself, please see the "What Happened," "What Information Was Involved," and "What can I do on my own to address this situation?" sections above. We encourage you to remain vigilant by reviewing your account statements and credit reports for suspicious activity. If you have questions, please contact our help line at 1-833-544-7602. The Michigan Attorney General can be contacted at: Department of Attorney General, P.O. Box 30212, Lansing, MI 48909; (517) 335-7622; www.michigan.gov/ag.

For Missouri residents: For a description of this incident and the types of personal information involved, please see the "What Happened" and "What Information Was Involved" sections above. We encourage you to remain vigilant by reviewing your account statements and credit reports for suspicious activity. If you have questions, please contact our help line at 1-833-544-7602. The toll-free numbers for the credit reporting agencies are: Equifax: 1-888-378-4329; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289. The Missouri Attorney General can be contacted at: Office of the Missouri Attorney General, Supreme Court Building, 207 W. High Street, Jefferson City, MO 65101; (573) 751-3321; ago.mo.gov.

For Montana residents: For a description of this incident, the types of personal information involved, and steps you can take to protect yourself, including information about fraud alerts and credit freezes, please see the "What Happened," "What Information Was Involved," and "What can I do on my own to address this situation?" sections above. We encourage you to remain vigilant by reviewing your account statements and credit reports for suspicious activity. If you have questions, please contact our help line at 1-833-544-7602. The Montana Attorney General can be contacted at: Office of the Attorney General, 215 N. Sanders, Helena, MT 59601; (406) 444-2026; dojmt.gov.

For New Hampshire residents: For a description of this incident, including the approximate date of the breach and the types of personal information involved, please see the "What Happened" and "What Information Was Involved" sections above. If you have questions, please contact our help line at 1-833-544-7602. The New Hampshire Attorney General can be contacted at: Office of the Attorney General, 33 Capitol Street, Concord, NH 03301; (603) 271-3658; www.doj.nh.gov.

For New Mexico residents: For a description of this incident, including the approximate date of the breach, the types of personal information involved, and steps you can take to protect yourself, please see the "What Happened," "What Information Was Involved," and "What can I do on my own to address this situation?" sections above. If you have questions, please contact our help line at 1-833-544-7602 or email **lexitashelp@transunion.com**. The toll-free numbers for the credit reporting agencies are: Equifax: 1-888-378-4329; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289.

You have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit www.ftc.gov. 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: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and (vi) you may seek damages from violators. 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 https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

For New York residents: The Attorney General can be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov. You may also contact the New York Department of State Division of Consumer Protection at 1-800-697-1220 or visit https://dos.ny.gov.

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For North Carolina residents: For a description of this incident, including the types of personal information involved and steps you can take to protect yourself, please see the "What Happened," "What Information Was Involved," and "What can I do on my own to address this situation?" sections above. We encourage you to remain vigilant by reviewing your account statements and credit reports for suspicious activity. If you have questions, please contact our help line at 1-833-544-7602. The toll-free numbers for the credit reporting agencies are: Equifax: 1-888-378-4329; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289. The Federal Trade Commission may be reached at: 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338). You can obtain information about preventing identity theft from the FTC and the North Carolina Attorney General. The Attorney General can be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; (919) 716-6400; www.ncdoj.gov.

For Oregon residents: For a description of this incident, including the approximate date of the breach and the types of personal information involved, please see the "What Happened" and "What Information Was Involved" sections above. If you have questions, please contact our help line at 1-833-544-7602 or email **lexitashelp@transunion.com**. The toll-free numbers for the credit reporting agencies are: Equifax: 1-888-378-4329; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289. The Attorney General can be contacted at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096; 1-877-877-9392 (toll-free in Oregon); (503) 378-4400; https://doj.state.or.us. Oregon law advises residents to report suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

For Pennsylvania residents: Under Pennsylvania law, when a data breach involves personal information such as a Social Security number, driver's license number, or financial account number in combination with a person's name, affected individuals are entitled to credit monitoring services and access to a credit report for a period of not less than one (1) year at no cost. As stated in the "What We Are Doing" section above, complimentary credit monitoring and credit report access have been made available. The Attorney General can be contacted at: Office of the Attorney General, Strawberry Square, Harrisburg, PA 17120; 1-800-441-2555; www.attorneygeneral.gov.

For Puerto Rico residents: For a description of this incident and the types of personal information involved, please see the "What Happened" and "What Information Was Involved" sections above. If you have questions, please contact our help line at 1-833-544-7602. The Puerto Rico Department of Consumer Affairs (DACO) can be contacted at: Apartado 41059, Minillas Station, San Juan, PR 00940-1059; (787) 722-7555; www.daco.pr.gov.

For Rhode Island residents: Approximately 14,361 individuals nationwide were affected by this incident. For information about how this breach occurred, the date of discovery, the types of personal information involved, and remediation services being offered, please see the "What Happened," "What Information Was Involved," and "What We Are Doing" sections above. There is no fee to place or lift a security freeze. You may file a police report by contacting your local police department or state law enforcement. To request a security freeze on your credit file, contact each of the three major credit reporting agencies. The toll-free numbers for the credit reporting agencies are: Equifax: 1-888-378-4329; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289. The Attorney General can be contacted at: 150 South Main Street, Providence, Rhode Island 02903; (401) 274-4400; www.riag.ri.gov.

For U.S. Virgin Islands residents: Residents of the U.S. Virgin Islands who believe they may be affected by this incident are encouraged to take advantage of the complimentary credit monitoring and identity protection services described in the "What We Are Doing" section above and to report any suspected identity theft to local law enforcement.

For Vermont residents: For a description of this incident, including the approximate date of the breach, the types of personal information involved, the actions taken to protect your information from further unauthorized access, and steps you can take to protect yourself, please see the "What Happened," "What Information Was Involved," "What We Are Doing," and "What can I do on my own to address this situation?" sections above. We encourage you to remain vigilant by reviewing your account statements and credit reports for suspicious activity. If you have questions, please contact our help line at 1-833-544-7602. The Vermont Attorney General can be contacted at: Office of the Attorney General, 109 State Street, Montpelier, VT 05609; (802) 828-3171; ago.vermont.gov.

For Virginia residents: For a description of this incident, the types of personal information involved, and steps you can take to protect yourself, please see the "What Happened," "What Information Was Involved," and "What can I do on my own to address this situation?" sections above. We encourage you to remain vigilant by reviewing your account statements and credit reports for suspicious activity. If you have questions, please contact our help line at 1-833-544-7602. The Virginia Attorney General can be contacted at: Office of the Attorney General, 202 North 9th Street, Richmond, VA 23219; (804) 786-2071; www.oag.state.va.us.

For Washington residents: Deposition Solutions, LLC (d/b/a Lexitas) is providing this notice regarding a data security incident. For the types of personal information involved, please see the "What Information Was Involved" section above. If you have questions, please contact our help line at 1-833-544-7602 or email **lexitashelp@transunion.com**. The toll-free numbers for the credit reporting agencies are: Equifax: 1-888-378-4329; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289. The Washington Attorney General can be contacted at: Office of the Attorney General, 1125 Washington Street SE, Olympia, WA 98504; (360) 753-6200; www.atg.wa.gov.

For West Virginia residents: Under West Virginia law, you have the right to request a credit freeze on your credit report at no charge. A credit freeze prohibits a consumer reporting agency from releasing any information from your credit report without your express authorization. You may also place a fraud alert on your credit file by contacting any one of the three major credit reporting agencies listed above. A fraud alert puts creditors on notice that you may be the victim of fraud. If you have questions, please contact our help line at 1-833-544-7602. The toll-free numbers for the credit reporting agencies are: Equifax: 1-888-378-4329; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289. The Attorney General can be contacted at: Office of the Attorney General, State Capitol Building 1, Room E-26, Charleston, WV 25305; 1-800-368-8808; www.ago.wv.gov.

For Wisconsin residents: Deposition Solutions, LLC (d/b/a Lexitas) has become aware of an unauthorized disclosure of personal information that may include your information. For steps you can take to protect yourself, please see the "What can I do on my own to address this situation?" section above. If you have questions, please contact our help line at 1-833-544-7602. The Wisconsin Attorney General can be contacted at: Wisconsin Department of Justice, P.O. Box 7857, Madison, WI 53707; (608) 266-1221; www.doj.state.wi.us.

For Wyoming residents: For the types of personal information involved, a description of the incident, the approximate date of the breach, and steps you can take to protect yourself, please see the "What Happened," "What Information Was Involved," and "What can I do on my own to address this situation?" sections above. We encourage you to remain vigilant by reviewing your account statements and credit reports for suspicious activity. This notice has not been delayed as a result of a law enforcement investigation. The toll-free numbers for the credit reporting agencies are: Equifax: 1-888-378-4329; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289. If you have questions, please contact our help line at 1-833-544-7602. The Wyoming Attorney General can be contacted at: Office of the Attorney General, 2320 Capitol Avenue, Cheyenne, WY 82002; (307) 777-7841; ag.wyo.gov.

For residents of certain states: State law may entitle you to additional free copies of your credit report. You must contact each of the credit reporting agencies directly to obtain such additional report(s). Specifically: Arizona, Colorado, Iowa, Maine, Maryland, Massachusetts, New Jersey, and Vermont residents are entitled to one (1) free credit report per year from each credit reporting agency. Georgia residents are entitled to two (2) free credit reports per year from each credit reporting agency. California residents are entitled to one (1) additional free credit report per year from each credit reporting agency following the placement of a fraud alert. Residents of Minnesota, Montana, Washington, and West Virginia who have placed a security freeze on their credit file are entitled to one (1) additional free credit report per year from each credit reporting agency.

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