



P.O. Box 105054
Atlanta, GA 30348

John Smith
000 Any Street
Anytown, USA 00000-0000

March 26, 2018

NOTICE OF DATA BREACH

Dear John Smith:

This letter follows up on the cybersecurity incident Equifax announced on September 7, 2017. You are receiving this letter because, as a result of its ongoing investigation and analysis of data stolen in last year's cybersecurity incident, Equifax recently determined that your partial driver's license information was accessed without authorization in the incident. This notice does not relate to a new incident.

What Happened

On July 29, 2017, Equifax discovered that criminals exploited a U.S. website application vulnerability to gain access to certain information. Upon discovery, we acted immediately to stop the intrusion. We promptly engaged a leading, independent cybersecurity firm which conducted a comprehensive forensic review to determine the scope of the intrusion, including the specific data impacted. Equifax also reported the criminal access to law enforcement and continues to work with authorities. Based on the company's investigation, the unauthorized access occurred from mid-May through July 2017.

On September 7, 2017, Equifax notified U.S. consumers of the data security incident, including that certain personal information related to approximately 143 million U.S. consumers was impacted. On October 2, 2017, following the completion of the forensic portion of the investigation of the incident, Equifax announced that an additional 2.5 million U.S. consumers were impacted.

On March 1, 2018, as a result of ongoing analysis of data stolen in last year's cybersecurity incident, Equifax announced it had confirmed the identities of approximately 2.4 million U.S. consumers whose partial driver's license information was impacted in last year's incident. These consumers were not previously identified as part of the impacted population because their partial driver's license information was not stolen together with their Social Security numbers ("SSNs"). SSNs and names were key data elements used by Equifax to identify who was impacted by the cyberattack, in part because the forensic investigation had determined that the attackers were predominately focused on stealing SSNs.

By referencing other information in proprietary company records that the attackers did not steal, and by engaging the resources of an external data provider, Equifax was recently able to identify that you are part of the additional group of approximately 2.4 million U.S. consumers who had their partial driver's license information stolen.

What Information Was Involved

If you are receiving this letter, Equifax has determined that you are part of the approximately 2.4 million U.S. consumers announced on March 1, 2018, and your partial driver's license information was impacted by last year's cybersecurity incident. The information stolen for the vast majority of these consumers included names, driver's license numbers, and dates of birth, and in a small number of cases also included addresses and the state of issuance of the driver's license.

What We Are Doing

Upon learning of this incident, Equifax took steps to stop the intrusion, and engaged an independent cybersecurity firm to forensically investigate and determine the scope. Equifax also engaged the cybersecurity firm to conduct an assessment and provide recommendations on steps that can be taken to help prevent this type of incident from happening again.

Equifax is focused on consumer protection and is offering you 12 months of TrustedID Premier, an identity theft protection and credit monitoring service. This offering includes 3-Bureau credit monitoring of your Equifax, Experian and TransUnion credit reports; copies of your Equifax credit report; the ability to lock and unlock your Equifax credit report; identity theft insurance; and Internet scanning for your Social Security number. To enroll in the TrustedID Premier service, please visit <https://www.trustedidpremier.com/e>. Please note that you must enroll in the service by July 31, 2018.

Equifax has also established a dedicated website, www.equifaxsecurity2017.com, to provide more information for consumers.

What You Can Do

In addition to enrolling in the TrustedID Premier identity theft protection and credit file monitoring service, please see the "Identity Theft Prevention Tips" and State Information below. This information provides additional steps you can take, including how to obtain a free copy of your credit report and place a fraud alert and/or credit freeze on your credit report.

For More Information

Equifax is committed to ensuring that your personal information is protected, and we apologize to you for the concern and frustration this incident causes. If you have additional questions, please call our dedicated call center at 888-636-7510, available from 8:00 a.m. to 12:00 a.m. Eastern time, seven days a week. Si usted tiene preguntas, o para hablar con alguien en Español, por favor llama nuestro centro de llamadas que está abierto durante los siete días de la semana desde las 8:00 a.m. hasta 12:00 a.m. hora de la costa este: 888-636-7510.

Sincerely,

Equifax Inc.

Identity Theft Prevention Tips

We recommend that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit reports. You may obtain a free copy of your credit report from each company listed below once every 12 months by requesting your report online at www.annualcreditreport.com, calling toll-free 1-877-322-8228, or mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting any of the credit reporting agencies below:

Equifax	Experian	TransUnion
PO Box 740241	PO Box 9554	PO Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016
www.equifax.com	www.experian.com	www.transunion.com
888-766-0008	888-397-3742	800-680-7289

If you believe you are the victim of identity theft, you should contact the proper law enforcement authorities, including local law enforcement, and you should consider contacting your state attorney general and/or the Federal Trade Commission (“FTC”). You also may contact the FTC to obtain additional information about avoiding identity theft.

Federal Trade Commission
Bureau of Consumer Protection
600 Pennsylvania Avenue NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

State Attorneys General: Information on how to contact your state attorney general may be found at www.naag.org/naag/attorneys-general/whos-my-ag.php.

You may obtain information from the FTC and the credit reporting agencies listed above about placing a fraud alert and/or credit freeze on your credit report.

IF YOU ARE A MARYLAND RESIDENT

You may obtain information about avoiding identity theft from the Maryland Attorney General’s Office. This office can be reached at:

Office of the State of Maryland Attorney General
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.marylandattorneygeneral.gov

IF YOU ARE A MASSACHUSETTS RESIDENT

Under Massachusetts law, you also have the right to obtain a police report in regard to 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 may also consider placing a fraud alert message or security freeze on your credit file by calling the toll-free telephone numbers for each of the three national consumer credit reporting agencies listed above.

A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware 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 reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze (please note: until June 30, 2018, freezing and unfreezing your Equifax credit report is free of charge). To place a security freeze on your credit file, you must send a written request to **each** of the three national consumer reporting agencies listed above by regular, certified or overnight mail. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

IF YOU ARE A NEW MEXICO RESIDENT

Under New Mexico law, you also have the right to obtain a police report in regard to 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 may also consider placing a fraud alert message or security freeze on your credit file by calling the toll-free telephone numbers for each of the three national consumer credit reporting agencies listed above. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's

credit report without written authorization. However, please be aware 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 reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. Alternatively, if you are over the age of 65, then the fee will also be waived. In all other cases, a credit reporting agency may charge you up to \$10.00 each to place, temporarily lift, or permanently remove a security freeze (please note: until June 30, 2018, freezing and unfreezing your Equifax credit report is free of charge). To place a security freeze on your credit file, you must send a written request to **each** of the three national consumer reporting agencies listed above by regular, certified or overnight mail. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

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To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and Social Security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

IF YOU ARE A NORTH CAROLINA RESIDENT

You may obtain information about avoiding identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
919-716-6400
www.ncdoj.gov

IF YOU ARE A RHODE ISLAND RESIDENT

You may obtain information about avoiding identity theft from the Rhode Island Attorney General's Office. This office can be reached at:

Office of the State of Rhode Island Attorney General

150 South Main Street

Providence, RI 02903

www.riag.ri.gov

401-274-4400

Under Rhode Island law, you also have the right to obtain a police report in regard to 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 may also consider placing a fraud alert message or security freeze on your credit file by calling the toll-free telephone numbers for each of the three national consumer credit reporting agencies listed above. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware 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 reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. Alternatively, if you are over the age of 65, then the fee will also be waived. In all other cases, a credit reporting agency may charge you up to \$10.00 each to place, temporarily lift, or permanently remove a security freeze (please note: until June 30, 2018, freezing and unfreezing your Equifax credit report is free of charge). To place a security freeze on your credit file, you must send a written request to **each** of the three national consumer reporting agencies listed above by regular, certified or overnight mail. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
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