



United Services Automobile Association  
9800 Fredericksburg Road  
San Antonio, Texas 78288

# NOTICE OF DATA INCIDENT



June 22, 2023

Dear [REDACTED],

## NOTICE OF DATA INCIDENT

USAA takes the protection of our members' personal information very seriously, so we are writing to tell you about an incident that involved your minor's information. We have not identified any fraudulent activity that appears to have resulted from this incident.

### What Happened

We recently learned that a limited number of call center representatives employed by one of our third-party service providers improperly shared their USAA access credentials with unauthorized individuals. This gave the unauthorized individuals access to the personal information of a limited number of USAA members. Based on our investigation, this incident occurred between December 20, 2022 and May 18, 2023.

### What Information Was Involved

Personal information of your minor involved in this incident could potentially include the following: name, address, phone number, email address, date of birth, marital status, gender, driver's license number, last four digits of your minor's Social Security number, bank account numbers, including debit and credit card numbers, and PIN used to authenticate a member when they call USAA.

### What We Are Doing

Once our third-party service provider became aware of the issue, they promptly notified USAA and took steps to block the unauthorized access. For your protection, USAA is monitoring your account(s) for any suspicious activity related to the incident. We are also working with the service provider to enhance its security measures and control environment to help protect against similar incidents in the future.

### Complimentary Experian Minor Plus<sup>SM</sup> Membership

As a precaution and to help protect your minor's identity, we are offering a complimentary two-year membership of Experian's Minor Plus program. This product provides comprehensive coverage such as internet surveillance, Social Security number monitoring and identity resolution. Please see the additional information we have attached on how to sign up.

### What You Can Do

We recommend you closely review the Steps to Take to Protect Your Personal Information document included as part of this notice.

## For More Information

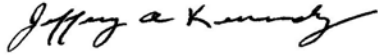
We deeply regret that this incident occurred and take the privacy and security of your minor's personal information very seriously. If you suspect you or your minor have been the victim of identity theft or have any questions, please call us at the following number:



**Phone:** 877-762-7256

As always, it's our honor to serve you.

Sincerely,

A handwritten signature in black ink that reads "Jeffery A. Kennedy".

Jeffery A Kennedy  
Chief Privacy Officer  
USAA  
618364

Attached: Steps to Protect Your Personal Information  
Activate Minor Plus



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# STEPS TO TAKE TO PROTECT YOUR PERSONAL INFORMATION

Always remain vigilant, including over the next 12-24 months, for signs of fraud or identity theft, and consider taking one or more of the below steps to protect your personal information. You can also obtain information from the below sources about fraud alerts and security freezes.

- For breaches of username/email address in combination with a password or security question and answer that would permit access to an online account: Please promptly change your password or security question or answer, and take appropriate steps to protect your online accounts which use the same username, email address, password, or security question or answer.
- Carefully examine all account transactions, statements, and free credit reports to verify transactions. If anything looks suspicious or unusual, or if you believe you are the victim of identity theft, promptly report it to USAA and your other financial institutions. In addition, you may contact the Federal Trade Commission (FTC) or law enforcement to report incidents of identity theft, file a police report or to learn about steps you can take to protect yourself from identity theft.
- The FTC offers consumer assistance relating to identity theft, fraud alerts and security freezes. You may wish to visit the FTC web site at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), call the FTC's toll-free number at 1-877-438-4338, or contact them by mail at 600 Pennsylvania Ave., NW, Washington, DC 20580, to obtain further guidance or report suspected identity theft.
- You may also periodically obtain credit reports from each nationwide credit reporting agency: Equifax, Experian or TransUnion. Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency correct that information on your credit report file. You may request a free copy of your credit report by going to [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll-free 1-877-322-8228, or completing the Annual Credit Request Form on the FTC's website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and mailing it to Annual Credit Report Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- You may also request that a fraud alert be placed on your credit file. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. To place a fraud alert, contact the fraud department of one of the three nationwide credit reporting agencies detailed below. When you request a fraud alert from one agency, it will notify the other two for you. You can place an initial fraud alert for one year and cancel fraud alerts at any time. During this process, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number.

Equifax  
Equifax Information Services LLC  
P.O. Box 740241  
Atlanta, GA 30374  
(800) 525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
Experian Inc.  
P.O. Box 9554  
Allen, TX 75013  
(888) 397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
TransUnion LLC  
P.O. Box 2000  
Chester, PA 19016  
(800) 680-7289  
[www.transunion.com](http://www.transunion.com)

- In addition, you can contact the three nationwide credit reporting agencies regarding if and how you may place a security freeze on your credit reports to prohibit a credit reporting agency from releasing information from your credit report without your prior authorization. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each nationwide credit reporting agency listed above (Equifax, Experian or TransUnion). There is no charge to place

or lift a security freeze. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find more information.

In order to request a security freeze, you may need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.); current residential address; social security number; and date of birth
2. If you have moved in the past five (5) years, you may also need to provide the addresses where you have lived over the prior five years
3. Proof of your current residential address (such as utility bill, pay stub with address or telephone bill)
4. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
5. 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.



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# ACTIVATE EXPERIAN MINOR PLUS<sup>SM</sup> NOW IN FOUR EASY STEPS

1. Ensure that you **enroll by:** September 30, 2023 (Your code will not work after this date.)
2. **Visit** the Experian IdentityWorks website to start the enrollment:<https://www.experianidworks.com/minorplus>
3. Provide the **activation code** [REDACTED] (A credit card is not required for enrollment.)
4. 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 Minor Plus<sup>SM</sup> online, please contact Experian's customer care team at 877-890-9332 by September 30, 2023. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

## Additional Details Regarding Your 2 Year Experian Minor Plus<sup>SM</sup> Membership:

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian Minor Plus<sup>SM</sup>:

- **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 Minor Plus<sup>SM</sup> 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 minors account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information. You will also find self-help tips and information about identity protection at this site.

\* 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.

