[Date]

[First Name Last Name]

[Address]

[City, State Zip]

RE: Notification of Security Incident

Dear [First Name],

[COMPANY] ([“COMPANY”], “we” or “our”) takes the security and protection of your personal information seriously. **[**This letter is in regard to an incident that [COMPANY] experienced involving the security of your personal data on its systems. We sincerely regret to inform you that the incident may have resulted in the access or viewing of your personal information. Once aware of the incident, [COMPANY] quickly took steps to eliminate the threat of further unauthorized access, safeguarded the information in its possession, and conducted a forensics investigation to determine the scope of the incident. [COMPANY] is providing this letter to you out of an abundance of caution and to provide you information about the incident and what you can do to remain vigilant and protect your personal information.**]**

**What Happened**

[GENERAL DESCRIPTION OF THE INCIDENT AND COMPANY’S INVESTIGATION. INCLUDE DATES OF INCIDENT]

**What Information Was Involved**

[INSERT LIST OF PERSONAL OR PROTECTED INFORMATION]

|  |  |  |
| --- | --- | --- |
| First and last name | Address and phone number | Date of birth |
| Driver’s license number | Banking information (i.e. direct deposit) | Social Security number |

**What We Are Doing**

[DESCRIBE REMEDIATION]

**What You Can Do**

[INSERT WHAT AFFECTED INDIVIDUAL CAN DO IN RESPONSE TO LETTER. INCLUDE STATEMENT THAT INDIVIDUAL SHOULD REMAIN VIGILANT IN REVIEWING ACCOUNTS AND CREDIT REPORTS]

If you have concerns about identity theft, you can contact local law enforcement and file a police report. You can also contact your state’s Attorney General, as well as the Federal Trade Commission or one of the credit bureaus for more information about how to protect your identity.

**For More Information**

If you are concerned about identity theft, you can place an identity theft/fraud alert, get credit freeze information for your state, or order a free credit report by calling any of the following credit bureaus at one of the phone numbers listed below or by visiting their respective websites.

|  |  |  |
| --- | --- | --- |
| Equifax 1- 888-548-7878  P.O. Box 740256  Atlanta, GA 30348  <https://www.equifax.com/personal/credit-report-services/> | Experian  1-888-397-3742  P.O. Box 4500  Allen, TX 75013  <https://www.experian.com/help/> | TransUnion 1-800-916-8800  P.O. Box 2000  Chester, PA 19022  <https://www.transunion.com/credit-help> |

Credit Reports. You can request credit reports from all three credit bureaus be sent to you free of charge. Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Thieves may hold stolen information to use at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

Fraud Alerts. You can place a fraud alert with the credit bureaus free of charge. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Contact any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for one year. You can renew it after one year. You may also place an extended fraud alert, which lasts up to seven years unless you cancel it sooner. Additionally, you can provide a phone number instructing lenders to contact you if someone applies for credit in your name, and you will get an instant alert to the potential fraud.

Security Freeze. Under state law, a security freeze (or credit freeze) prohibits a credit bureau from releasing any information from a consumer’s credit report without written authorization. There is no fee associated with freezing or thawing your credit. The process of freezing your credit takes only a few minutes. You must contact each credit bureau individually to freeze your credit with each bureau. To place a security freeze, you may need to provide the following information:

|  |  |  |
| --- | --- | --- |
| Your full name | Date of Birth | Social Security number |
| Postal address | Email address | Other information the Credit Reporting Agency may require. |

The credit bureaus have one (1) business day after your request to place a security freeze if made by telephone or secure electronic means. If the request is made by mail, the credit bureaus have three (3) business days. The credit bureaus must also send written confirmation to you within five (5) business days.

To lift the security freeze, in order to allow a specific entity or individual access to your credit report, you must apply online, call, or send a written request to the credit bureaus by mail. When you contact a credit bureau to lift the security freeze, you will need to include proper identification (name, address, and Social Security number) and the PIN number or password that was provided to you (if provided) 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. If you request a credit thaw online or by phone, the credit bureaus are required by law to complete the request within one hour. If you request the thaw by regular mail, the credit bureaus have three business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

The Federal Trade Commission (FTC) provides more information about how to protect your identity at either https://www.ftc.gov/ or https://www.identitytheft.gov/. You may also find additional information on any applicable rights under the Fair Credit Reporting Act. You can also contact the FTC by using the information below.

Federal Trade Commission

1-202-326-2222

Bureau of Consumer Protection

600 Pennsylvania Avenue, NW

Washington, DC 20580

Again, we sincerely regret that this incident has occurred. If you have any questions, please contact us at:

Contact: [COMPANY]

Email: [EMAIL ADDRESS]

Telephone: [TELEPHONE NUMBER] & [TOLL FREE NUMBER]

Address: [COMPANY NAME]

[STREET ADDRESS]

[CITY, STATE & ZIP CODE]

Sincerely,

[Reporting Individual Name & Contact Information]

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