



MULLEN
COUGHLIN_{LLC}
ATTORNEYS AT LAW

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1275 Drummers Lane, Suite 302
Wayne, PA 19087

August 31, 2017

VIA EMAIL & U.S. 1st CLASS MAIL

Office of the Attorney General
1125 Washington Street SE
PO Box 40100
Olympia, WA 98504-0100
Email: SecurityBreach@atg.wa.gov

Re: Notice of Data Event

Dear Sir or Madam:

We represent Timberland Bank, (“Timberland”), 624 Simpson Ave, Hoquiam, WA 98550, and are writing to notify your office of an incident that may affect the security of personal information relating to five thousand, six hundred and eighty-eight (5,688) Washington residents. The investigation into this event is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Timberland does not waive any rights or defenses regarding the applicability of Washington law or personal jurisdiction.

Nature of the Data Event

On July 18, 2017, Timberland learned that courier bags containing loan files and paper checks processed by Timberland had been stolen from the company that provides Timberland’s courier services during transit between Timberland branches. Immediately following the incident, the theft was reported to the Thurston County Sheriff’s Office.

The following types of personal information may have been contained in the loan files and on the checks: name, address, date of birth, Social Security number, driver’s license information, telephone number, bank account information, routing number, and other documentation typically collected during the loan application process.

Notice to Washington Residents

On July 31, 2017, Timberland began providing written notice of this incident to the individuals with information contained in the stolen loan files. This includes fifteen (15) Washington residents. Written notice was provided in substantially the same form as the letter attached here as *Exhibit A*.

On or about August 9, 2017, Timberland began providing written notice of this incident to the individuals and businesses with information contained on the stolen paper checks, which includes five thousand, six hundred and seventy-three (5,673) Washington residents. Written notice was provided in substantially the same form as the letters attached here as *Exhibit B*.

Other Steps Taken and to Be Taken

Upon discovering the theft of the checks, Timberland moved quickly to identify those that may be affected, to put in place resources to assist them, and to provide them with notice of this incident. Timberland has also confirmed that the independent third party courier service has enhanced its security procedures in order to prevent similar incidents from occurring in the future. Timberland recently learned that two suspects were found in possession of some of the stolen checks and one of them has subsequently been arrested.

Timberland is providing all potentially affected individuals and businesses access to identity protection services. Individuals with Social Security number and/or driver's license number have been offered 2 free years of credit monitoring and identity repair services, including identity restoration services, through Experian. Individuals and businesses with only financial account information exposed have been offered 1 free year of identity monitoring services through idExperts. Timberland has also established a dedicated hotline for potentially affected individuals to contact with questions or concerns regarding this incident. Additionally, Timberland is providing potentially impacted individuals with guidance on how to better protect against identity theft and fraud, including information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. Timberland is also providing written notice of this incident to other state and federal regulators as necessary.

Office of the Attorney General
August 31, 2017
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Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at 267-930-4775.

Very truly yours,

A handwritten signature in black ink, appearing to read 'C. DiIenno', written in a cursive style.

Christopher J. DiIenno of
MULLEN COUGHLIN LLC

CJD:ncl

Enclosure

c.c: Office of the Attorney General
Consumer Protection Division
800 5th Ave., Suite 2000
Seattle, WA 98104-3188
Email: securitybreach@atg.wa.gov
(via Email & U.S. 1st Class Mail)

EXHIBIT A



July 31, 2017

[First Name] [Last Name]
[Street Address]
[City], [State] [Zip Code]

Subject: Notice of Incident Regarding Personal Information

Dear [First Name] [Last Name]:

I am writing to inform you of an incident that may have affected your personal information. Timberland Bank takes the privacy and security of your personal information very seriously and regrets any concern that this incident may cause you. Timberland is contacting you because your personal information may have been contained in a loan file that was submitted to Timberland Bank. We are contacting you to offer you credit monitoring and identity restoration services, and inform you about steps that can be taken to protect your personal information.

What Happened? On July 18, 2017, the company that provides Timberland with courier services informed us that courier bags containing loan files had been stolen from them during transit between Timberland branches. We believe a loan file containing personal information related to you was contained in one of the courier bags stolen from the courier. Timberland is disappointed with the courier about this incident. Immediately following the incident, the theft was reported to the Thurston County Sheriff's Office. We will provide whatever cooperation we can to hold the perpetrators accountable. This letter serves to inform you of the incident and to share with you the credit monitoring services that we are offering to protect you from the potential misuse of your personal information. Please note that there is no evidence of the actual or attempted misuse of your information.

What Information Was Involved? Your information may have been in the loan file because you were the loan applicant, or because you are a dependent listed in the supporting documentation submitted with the loan application. Each loan file included the loan application and additional information that may have included your name, address, and Social Security number, as well as other information typically collected during the loan application process including tax returns, personal financial statements, and other documents. If you were a dependent listed in the loan file, your information may be limited to name and Social Security number.

What Are We Doing? Immediately following the incident we contacted the Thurston County Sheriff's office to report the incident. We are also providing you with information about steps you can take to protect your personal information and we are offering you credit monitoring and identity restoration services for 2 years at no cost to you. We have also confirmed that the

independent third party courier service used by Timberland has enhanced its security procedures in order to prevent similar incidents from occurring in the future.

What You Can Do: You can follow the recommendations on the following page to protect your personal information. You can also take advantage of the free credit monitoring and identity restoration services, that we are offering to you. Please see the attached materials for more information regarding the complimentary services available to you and instructions on how to utilize these products.

For More Information: Additional information about how to protect your personal information and how to enroll in the credit monitoring and identity restoration services from Experian are contained in the attachments to this letter.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael R. Sand". The signature is written in a cursive style with a large, looping initial "M".

Michael R. Sand
President & CEO

Experian Credit Plus Credit Monitoring and Identity Restoration Services

Identity Restoration Services: 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. 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 offer is available to you for two-years 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. You will also find self-help tips and information about identity protection at this site.

Credit monitoring Services: While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks SM as a complimentary 2-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: November 30, 2017** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/3bplus2
- Provide your **activation code:** [Code]

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by **November 30, 2017**. Be prepared to provide engagement number **DB02780** as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your 2 year 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, Equifax and Transunion files for indicators of fraud.
- **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™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks 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 account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

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

** 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

STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR INFORMATION

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-877-322-8228
www.transunion.com

Free Annual Report

P.O. Box 105281
Atlanta, GA 30348
1-877-322-8228
annualcreditreport.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: In some US states, you have the right to put a security freeze on your credit file. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. 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 credit reporting agency. If you request a security freeze from a consumer reporting agency there may be a fee up to \$10 to place, lift or remove the security freeze. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, Federal Trade Commission or from your respective state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the Federal Trade Commission or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

EXHIBIT B

[DATE]



[ADDRESS BLOCK]

Subject: Notice of Incident Regarding Personal Information

[GREETING],

I am writing to inform you of an incident that may have affected your personal information. Timberland Bank takes the privacy and security of your personal information very seriously and regrets any concern that this incident may cause you. Timberland is contacting you because your personal information may have been contained on a check that was submitted to Timberland Bank for payment. We are contacting you to offer you credit monitoring and identity restoration services, and inform you about steps that can be taken to protect your personal information.

What Happened? On July 18, 2017, the company that provides Timberland with courier services informed us that courier bags containing personal and business checks processed by Timberland had been stolen from them during transit between Timberland branches. We believe a check containing personal information related to you was contained in one of the courier bags stolen from the courier. Timberland is disappointed with the courier about this incident. Immediately following the incident, the theft was reported to the Thurston County Sheriff's Office. We will provide whatever cooperation we can to hold the perpetrators accountable. This letter serves to inform you of the incident and to share with you the credit monitoring services that we are offering to protect you from the potential misuse of your personal information.

What Information Was Involved? You are receiving this letter because your information was listed on a check cashed or deposited at a Timberland branch. The information contained on the cashed check may include your name, address, date of birth, driver's license information, and telephone number.

What Are We Doing? Immediately following the incident we contacted the Thurston County Sheriff's office to report the incident. We are also providing you with information about steps you can take to protect your personal information and we are offering you credit monitoring and identity restoration services for 2 years at no cost to you. We have also confirmed that the independent third party courier service used by Timberland has enhanced its security procedures in order to prevent similar incidents from occurring in the future.

What You Can Do: You can follow the recommendations on the following page to protect your personal information. You can also take advantage of the free credit monitoring and identity restoration services that we are offering to you. Please see the attached materials for more

Serving Western Washington - Trusted Since 1915
www.timberlandbank.com 1-800-562-8761

information regarding the complimentary services available to you and instructions on how to utilize these products.

For More Information: Additional information about how to protect your personal information and how to enroll in the credit monitoring and identity restoration services from Experian are contained in the attachments to this letter.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience this may cause you.

Sincerely,

A handwritten signature in black ink, reading "Michael R. Sand". The signature is written in a cursive style with a large initial "M".

Michael R. Sand
President & CEO

STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR BUSINESS' INFORMATION

Review Your Business Account Statements and Notify Law Enforcement of Suspicious Activity

As a precautionary measure, we recommend that you remain vigilant for the next 12 to 24 months by reviewing your business account statements closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your personal credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-877-322-8228
www.transunion.com

Free Annual Report

P.O. Box 105281
Atlanta, GA 30348
1-877-322-8228
annualcreditreport.com

Fraud Alert: You may want to consider placing a fraud alert on your personal credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: In some US states, you have the right to put a security freeze on your credit file. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. 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 credit reporting agency. If you request a security freeze from a consumer reporting agency there may be a fee up to \$10 to place, lift or remove the security freeze. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, Federal Trade Commission or from your respective state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the Federal Trade Commission or to the Attorney General in your state. **For Maryland residents**, the Attorney General can be reached at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us. **For North Carolina residents**, the Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at www.ncdoj.gov.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

Experian Credit Plus Credit Monitoring and Identity Restoration Services

Identity Restoration Services: 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. 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 offer is available to you for two-years 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. You will also find self-help tips and information about identity protection at this site.

Credit monitoring Services: While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorksSM as a complimentary 2-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: November 30, 2017** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/3bplus2

Provide your **activation code:** 3J4JVH59S

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by **November 30, 2017**. Be prepared to provide engagement number [CODE] as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your 2 year 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, Equifax and Transunion files for indicators of fraud.
- **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 ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks 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 account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

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

** 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

[DATE]



[ADDRESS BLOCK]

Subject: Notice of Data Breach

[GREETING]:

I am writing to inform you of an incident that may have affected your personal information. Timberland Bank takes the privacy and security of your personal information very seriously and regrets any concern that this incident may cause you. Timberland is contacting you because your personal information may have been contained on a check that was submitted to Timberland Bank for payment or deposit. We are contacting you to offer you identity monitoring services, and inform you about steps that can be taken to protect your personal information.

What Happened? On July 18, 2017, the company that provides Timberland with courier services informed us that courier bags containing personal and business checks processed by Timberland had been stolen from them during transit between Timberland branches. We believe a check containing personal information related to you was contained in one of the bags stolen from the courier. Timberland is disappointed with the courier about this incident. Immediately following the incident, the theft was reported to the Thurston County Sheriff's Office. We will provide whatever cooperation we can to hold the perpetrators accountable. Although law enforcement's investigation is ongoing, we've been informed that there are currently two suspects, one of whom has been arrested, and a number of the checks have been recovered.

This letter serves to inform you of the incident and to share with you the identity monitoring services that we are offering to protect you from the potential misuse of your personal information.

What Information Was Involved? You are receiving this letter because your information was contained on a check cashed or deposited at Timberland Bank. This information may include your name, address, telephone number, bank account, and routing number.

Serving Western Washington - Trusted Since 1915
www.timberlandbank.com 1-800-562-8761

What Are We Doing? Immediately following the incident we contacted the Thurston County Sheriff's office to report the incident. We are providing you with information about steps you can take to protect your personal information. We have also confirmed that the independent third party courier service used by Timberland has enhanced its security procedures in order to prevent similar incidents from occurring in the future.

In addition, we are offering you one year of complimentary MyIDCare identity theft protection services through ID Experts®. These services include: CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, exclusive educational materials, and fully managed identity theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised.

We encourage you to contact ID Experts to enroll in the free MyIDCare services by calling 844-402-8592 or going to www.idexpertscorp.com/protect and using the Enrollment Code provided below. MyIDCare experts are available Monday through Friday from 8:00 a.m. to 8:00 p.m. EST. Please note the deadline to enroll is November 27, 2017.

What You Can Do: You can review the recommendations on the following page for more information on how to protect your personal information. You can also take advantage of the free identity monitoring services, that we are offering to you. You will need to reference the following enrollment code when calling or enrolling on ID Experts' website: **[CODE]**

For More Information: For any questions not addressed in this letter, please contact our toll-free dedicated assistance line at 844-402-8592, Monday through Friday, 8:00 a.m. to 8:00 p.m. EST.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience this may cause you.

Sincerely,



Michael R. Sand
President & CEO

STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR INFORMATION

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity

As a precautionary measure, we recommend that you remain vigilant for the next 12 to 24 months by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

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Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-877-322-8228
www.transunion.com

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Atlanta, GA 30348
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annualcreditreport.com

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Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338