

Information about Identity Theft Prevention

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 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

P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian

P.O. Box 2104
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 2000
Chester, PA 19022
1-800-888-4213
www.transunion.com

If you discover any suspicious activity, notify ID Experts® and file a theft report. You will be contacted by a member of the ID Experts® Recovery Department. If you are a victim of identity theft, you will be assigned an ID Experts® Recovery Advocate who will work on your behalf to identify, stop, and reverse the damage quickly.

You should also report a suspected incident of identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission ("FTC"). You may contact the FTC to obtain additional information about avoiding identity theft.

Federal Trade Commission, Consumer Response Center

600 Pennsylvania Avenue, NW Washington, DC 20580; 1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft

You may obtain information from the FTC and the consumer reporting agencies listed above about fraud alerts and credit freezes. We provide some additional information about fraud alerts and credit freezes below.

Fraud Alerts: There are two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven (7) years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed above. Once you have requested an alert with one credit reporting agency, your request will automatically be sent to the other two agencies.

Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a personal identification number (PIN) or password (or both) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, temporarily lift, and/or permanently remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and permanently removing a credit freeze also varies by state (the cost is generally \$5 to \$20 per transaction at each credit reporting agency). *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting agency.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting agencies listed above to find out more information.