April 14, 2025



Return Mail Processing PO Box 589 Claysburg, PA 16625-0589



N1797-L01-0000001 P001 T00001 *******SCH 5-DIGIT 12345 SAMPLE A SAMPLE - L01 INDIVIDUAL APT ABC 123 ANY STREET ANYTOWN, ST 12345-6789

NOTICE OF [Extra2]

Dear Sample A. Sample:

Credit Sesame, Inc. ("Credit Sesame") is writing to inform you of a recent event that may affect the privacy of certain information related to you. This letter provides information about the event, our response, and resources available at no cost to you to help protect your information, should you feel it appropriate to do so.

What Happened? Credit Sesame recently identified suspicious online activity related to your account. Upon becoming aware of this activity, we immediately took steps to secure the account and launched an investigation to determine the nature and scope of the activity. The investigation determined there may have been suspicious log-in activity for a limited period of time on [Extra3], which may have resulted in certain user account information being visible to the unauthorized actor. Upon becoming aware of this activity, Credit Sesame took steps to secure your account, and initiated a comprehensive and time-intensive review of the impacted data to determine the types of information potentially affected. Credit Sesame also worked to identify contact information for potentially impacted individuals for purposes of providing notifications. That review and those efforts were recently completed, and we are notifying you because we determined that certain information related to you was present during the window of unauthorized access, and therefore was potentially impacted, such that we are making you aware of this event in an abundance of caution.

What Information Was Involved? The information related to you may have included your name and one or more of the following: [Extra1].

What We Are Doing. We take this event and the security of personal information in our care seriously. Upon learning of this event, we moved quickly to investigate and respond, assess the security of our website, and notify potentially affected individuals. As part of our ongoing commitment to information security, we reviewed our existing policies and procedures and enhanced certain administrative and technical controls to reduce the likelihood of a similar future event.

As an added precaution we are offering you access to *##* months of credit monitoring and identity theft protection services through Experian at no cost to you. If you wish to activate these services, you may follow the instructions included in the attached *Steps You Can Take to Help Protect Personal Information*. We encourage you to enroll in these services as we are unable to act on your behalf to do so.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account and monitoring your free credit reports for suspicious activity and to detect errors. Further, please review the enclosed *Steps You Can Take to Help Protect Personal Information* section of the letter for additional information. You can also enroll to receive the complimentary credit monitoring services that we are offering to you.



In addition, we take your account security seriously. To help protect your account, follow these key steps:

- Create Strong, Unique Passwords: Choose long, complex passwords or passphrases for each of your accounts. Avoid reusing passwords to prevent a single breach from compromising multiple accounts.
- Use a Password Manager: A password manager can securely store and organize your passwords, eliminating the need to remember them all.
- Turn On Multi-Factor Authentication (MFA): Add an extra layer of security by requiring multiple forms of verification to access your account.

Sincerely,

Credit Sesame, Inc.

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for ## months.

If you believe there was fraudulent use of your information as a result of this incident 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 from the date of the incident (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 Identity Restoration is available to you for ## months 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary ##-month 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 July 31, 2025 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- Provide your activation code: ABCDEFGHI

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 the second by July 31, 2025. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR ##-MONTH 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 file for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and noncredit 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.

^{*} Offline members will be eligible to call for additional reports quarterly after enrolling.

^{**} The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit <u>www.annualcreditreport.com</u> or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

- 1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to 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, etc.); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

| Equifax | Experian | TransUnion |
|--|----------------------------------|----------------------------------|
| https://www.equifax.com/personal/ credit-report-services/ | https://www.experian.com/help/ | https://www.transunion.com/data- |
| credit-report-services/ | | breach-help |
| 1-888-298-0045 | 1-888-397-3742 | 1-833-799-5355 |
| Equifax Fraud Alert, P.O. Box | Experian Fraud Alert, P.O. Box | TransUnion, P.O. Box 2000, |
| 105069 Atlanta, GA 30348-5069 | 9554, Allen, TX 75013 | Chester, PA 19016 |
| Equifax Credit Freeze, P.O. Box | Experian Credit Freeze, P.O. Box | TransUnion, P.O. Box 160, |
| 105788 Atlanta, GA 30348-5788 | 9554, Allen, TX 75013 | Woodlyn, PA 19094 |

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; <u>www.identitytheft.gov</u>; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a

complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and https://www.marylandattorneygeneral.gov/. Credit Sesame is located at 444 Castro Street, Suite 500, Mountain View, CA 94041.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or https://ag.ny.gov.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

