

<Return Name>  
<Return Address>  
<City> <State> <Zip>



<FirstName> <LastName>  
<Address1>  
<Address2>  
<City><State><Zip>

To Enroll, please visit:  
[www.mytrueidentity.com](http://www.mytrueidentity.com)  
Activation code: <<enrollment code>>

March 10, 2023

To <<First Name>> <<Last Name>>:

TransUnion LLC (“TransUnion”) is writing to make you aware of a risk to your personal data that we recently discovered. This letter provides information about our investigation and resources we are making available to you.

### **What happened?**

TransUnion is committed to the security and protection of your personal information. As a part of this commitment, TransUnion has teams that are continuously engaged in monitoring, safeguarding, and investigating questionable activity that could potentially result in unauthorized access to consumer information.

Recently, TransUnion teams became aware of a potential bypass of one piece of TransUnion’s individual verification measures for certain TransUnion direct-to-consumer products in the United States. We determined that in sixty-seven cases, unauthorized actors may have used this bypass in combination with personal information obtained from non-TransUnion sources to impersonate consumers to access TransUnion’s consumer portal.

After initially identifying and stopping this bypass on that same date in mid-January, we conducted an in-depth investigation into the matter to determine if, and to what extent, personal information was viewed by unauthorized actors. We concluded our extensive examination into the matter on March 1, 2023, and we suspect that your personal information may have been accessed by unauthorized actors sometime between December 1, 2022 and January 13, 2023.

The consumer portal contained personal information about you, which may include information from your credit file. TransUnion has taken steps to prevent further improper transactions and is working diligently to continually improve our protection capabilities to ensure your information is safeguarded, and criminal enterprises are disrupted. We are notifying you so that you can take additional measures to protect your personal information should you wish to do so. We have provided details of measures that we are undertaking, as well as steps that you can take to help protect your personal information below.

**What information was involved?**

The personal information involved included your name and your <<impacted data elements>>.

**What we are doing.**

TransUnion takes the protection of personal information seriously. As soon as we discovered the bypass, we immediately stopped it. We continue to enhance our security controls as appropriate to minimize the risk of any similar incident in the future.

As a further precaution, we are offering you complimentary identity theft protection and credit monitoring services for a period of one year, at no cost to you. Please see the attached Steps You Can Take to Help Protect Your Personal Information for enrollment details.

**What you can do.**

In addition to enrolling in complimentary credit monitoring services, the enclosed Steps You Can Take to Help Protect Your Personal Information includes additional information on general steps you can take to monitor and protect your personal information. We encourage you to remain vigilant against potential identity theft and fraud by carefully reviewing credit reports and account statements to ensure that all activity is valid. Any questionable charges should be promptly reported to the company with which the account is maintained.

For more information.

If you have any questions about this matter or would like additional information, please refer to the enclosed Steps You Can Take to Help Protect Your Personal Information or call toll-free (800) 916-8800. This call center is open Monday through Friday from 8:00 AM – 11:00 PM Eastern Time, except major holidays.

Sincerely,

TransUnion Consumer Relations

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR PERSONAL INFORMATION

### **Enroll in Credit Monitoring Services**

TransUnion is providing you with access to myTrueIdentity Online (TransUnion) Credit Monitoring services at no charge for one year from the date of enrollment.

Upon your completion of the enrollment process, you will have access to the following features:

- Unlimited online access to your TransUnion® credit report that can be refreshed daily
- Unlimited online access to your VantageScore® credit score from TransUnion, with analysis, that can be refreshed daily
- Daily TransUnion online credit monitoring and email alerts when critical credit information changes
- Up to \$1,000,000 identity theft insurance with no deductible (Policy limitations and exclusions may apply)
- Online access to TransUnion credit lock
- Online credit score trending
- Online credit dispute access
- Unlimited online access to credit management and identity theft prevention resources located in the online education center

### **How do I enroll for the free services?**

To enroll in this service, go directly to the myTrueIdentity website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as “Enter Activation Code”, enter the following 12-letter Activation Code <<enrollment code>> and follow the three steps to receive your credit monitoring service online within minutes.

You can sign up for the myTrueIdentity online Credit Monitoring service anytime between now and June 9, 2023. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have credit file at TransUnion, or an address in the United States (or its territories) and a valid Social Security number, or are under the age of 18. Enrolling in this service will not affect your credit score.

If you have questions about your myTrueIdentity online credit monitoring benefits, need help with your online enrollment, or need help accessing your credit report, or passing identity verification, please contact the myTrueIdentity Customer Service Team toll-free at: 1-844-787-4607, Monday-Friday: 8am-9pm, Saturday-Sunday: 8am-5pm Eastern time.

### **Review Your Account Statements**

Carefully review account statements and credit reports to ensure that all of your account activity is valid. Report any questionable charges promptly to the financial institution or company with which the account is maintained.

### **Order Your Free Credit Report**

To order your free annual credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission’s (“FTC”)

website at [www.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the “inquiries” section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the “personal information” section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff’s office because it may signal criminal activity.

### **Contact the U.S. Federal Trade Commission**

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

### **Place a Fraud Alert on Your Credit File**

To protect yourself from possible identity theft, consider placing a free fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 105069 Atlanta, GA 30348	1-888-766-0008	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	<a href="http://www.experian.com">www.experian.com</a>

TransUnion

P.O. Box 2000  
Chester, PA 19016

1-800-680-7289

[www.transunion.com](http://www.transunion.com)

### **Security Freezes**

You have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security 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 security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for them as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze	P.O. Box 105788 Atlanta, GA 30348	1-800-685-1111	<a href="http://www.equifax.com">www.equifax.com</a>
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	P.O. Box 160 Woodlyn, PA 19094	1-888-909-8872	<a href="http://www.transunion.com">www.transunion.com</a>

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.