



300 Continental Drive
Newark, DE 19713

Date

Name
Address
Address

Dear name:

Safeguarding our customers' information is something Sallie Mae takes very seriously, and we appreciate the recent opportunity we had to speak with you, verify your SmartyPig savings account activity, and update your password.

To provide additional peace of mind, we would be happy to provide you with one year of complimentary credit monitoring service upon your request.

If you believe there was fraudulent use of your information as a result of this incident and would like to obtain credit monitoring, please reach out to an Experian customer care agent at 877-890-9332. If, it is then 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 this offer of complimentary credit monitoring is available to you once you enroll for one year.

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.

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 one-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:

1. Ensure that you **enroll by**: February 28, 2018 (Your code will not work after this date.)
2. **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/creditone
3. 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 February 28, 2018. Be prepared to provide engagement # [engagement number] as proof of eligibility for the identity restoration services by Experian.



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We sincerely apologize for any inconvenience and impact this may have on you and encourage you to take advantage of the assistance outlined above.

Safeguarding customers' information is something we take extremely seriously. Please be vigilant about suspicious emails and activity, and only share account information and credentials with our representatives by phone or through SmartyPig.com. More generally, we recommend you adopt these best practices to avoid online fraud:

- vary your logins and passwords for your different online accounts
- change your passwords regularly
- use complex passwords with a variety of letters, numbers, and characters
- check your credit reports with the major credit reporting agencies for unauthorized activity
- report any suspicious activity

You are welcome to contact us at 844-287-8962 between 8 a.m. and 5 p.m. ET Monday through Friday with any questions about this matter and/or the protections available to you. Thank you.

Sincerely,

SALLIE MAE BANK PRIVACY OFFICE



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ADDITIONAL DETAILS REGARDING YOUR 12-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 only¹.
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents 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 Insurance²** : 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

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² 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.



ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT

➤ ORDER YOUR FREE ANNUAL CREDIT REPORTS

Visit www.annualcreditreport.com or call 877-322-8228.

Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

➤ MANAGE YOUR PERSONAL INFORMATION

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and other sensitive information.

➤ USE TOOLS FROM CREDIT PROVIDERS

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

➤ OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF

- Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.

➤ PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE

An **initial 90 day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax
1-800-525-6285
www.equifax.com

Experian
1-888-397-3742
www.experian.com

TransUnion
1-800-680-7289
www.transunion.com

➤ PLACE A SECURITY FREEZE ON YOUR CREDIT FILE

Certain U.S. state laws, including in Massachusetts, provide the right to place a security freeze on your credit file, which prevents credit, loans and services from being approved in your name without your consent. Using a freeze may interfere with or delay your ability to obtain credit. To place a freeze, send a request by mail to each consumer reporting agency (addresses below) with the following (if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) Full name, with middle initial and any suffixes; (2) Social Security Number; (3) Date of Birth; (4) proof of current address (such as a utility bill or telephone bill) and list of any previous addresses for the past five years; (5) copy of a government issued identity card, and (6) copy of police report, investigative report or complaint to law enforcement regarding identity theft. The consumer reporting agency may charge a fee up to \$5.00 to place, lift, and/or remove a freeze, unless you are a victim of identity theft or the spouse of a victim, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency. The consumer reporting agencies have three business days after receiving your letter to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique PIN or password that can be used by you to authorize the removal or lifting of the security freeze. To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the consumer reporting agencies by mail and include proper identification (name, address, and SSN) and the PIN number or password provided to you 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. The consumer reporting agencies have three business days after receiving your request to lift the security freeze for those identified entities or specified period of time. To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and SSN) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three business days after receiving your request to remove the freeze.

Equifax Security Freeze: P.O. Box 105788, Atlanta, Georgia 30348

Experian Security Freeze: P.O. Box 9554, Allen, TX 75013

TransUnion (Fraud Victim Assistance Division): P.O. Box 6790, Fullerton, CA 92834-6790



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RESIDENTS OF OREGON: State law advises you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.