

## **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, including your state attorney general and the Federal Trade Commission ("FTC").

To file a complaint with the FTC, go to <https://identitytheft.gov/>, or <https://www.ftccomplaintassistant.gov> or call 1-877-ID-THEFT (877-438-4338). The FTC's mailing address is 600 Pennsylvania Avenue, N, Washington, DC 20580. Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

### **Obtain and Monitor Your Credit Report**

We recommend that you obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <https://www.annualcreditreport.com/index.action>, 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 access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>. Alternatively, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

Equifax  
(800) 685-1111  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

Experian  
(888) 397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 4500  
Allen, TX 75013

TransUnion  
(800) 888-4213  
[www.transunion.com](http://www.transunion.com)  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19016

### **Consider Placing a Fraud Alert on Your Credit Report**

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>.

## **Take Advantage of Additional Free Resources on Identity Theft**

We also recommend that you review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit <https://identitytheft.gov/> or call 1-877-ID-THEFT (877-438-4338). In addition, you may want to review a copy of Taking Charge: What to Do if Your Identity is Stolen, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at <https://www.consumer.ftc.gov/articles/pdf-0009-taking-charge.pdf> and the pamphlet, Identity Theft Information for Taxpayers, IRS Publication 5027, which can be found at [https://www.irs.gov/pub/irs\\_pdf/p5027](https://www.irs.gov/pub/irs_pdf/p5027).

For more information, please visit [IdentityTheft.gov](https://IdentityTheft.gov) or call 1-877-ID-THEFT (877-438-4338). A copy of identity Theft - A Recovery Plan, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at [https://www.consumer.ftc.gov/articles/pdf-0009\\_identitytheft\\_a\\_recovery\\_plan.pdf](https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf).

Maryland residents may also wish to review information provided by the Maryland Attorney General on how to avoid identity theft at <http://www.marylandattorneygeneral.gov/Pages/IdentityTheft/default.aspx>, by sending an email to [idtheft@oag.state.ms.us](mailto:idtheft@oag.state.ms.us), or by calling 410-576-6491 (or toll-free at 888-743-0023), or by sending a letter to the Office of Attorney General, Attn: Security Breach Notification 200 St. Paul Place, 25th Floor, Baltimore, Maryland 21202.

Rhode Island residents may request additional information by contacting the Rhode Island, Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, (401) 274-4400.

North Carolina residents may wish to review information provided by the North Carolina Attorney General at <http://www.ncdoj.gov/Help-for-Victims/ID-Theft-Victims.aspx>, by calling 877-566-7226, or writing to 9001 Mail Service Center, Raleigh, NC 27699.

We also recommend to promptly change your username, password, and security question answer on the Grafs website. If this username and password is used with additional online accounts, please take other appropriate steps to protect all other login information.

## **OTHER IMPORTANT INFORMATION**

### **Security Freeze**

In some US states, you have the right to put a security freeze on your credit file. A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name. It 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 apply for

a new credit card, cell phone, or any service that requires a credit check. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the consumer reporting agency (their contact information above) 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. A fee may be required to be paid to the consumer reporting agencies, though there is no charge to request a security freeze or to remove a security freeze.

### **Your Rights Under the Federal Fair Credit Reporting Act**

You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting by visiting [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552.

### **Police Report**

You also have the right to file a police report in the location in which the offense occurred or the city or county in which you reside. You may obtain a copy of the report Grafs has filed with the Federal Bureau of Investigation and the local police.