

# BakerHostetler

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October 2, 2019

**VIA OVERNIGHT MAIL**

Office of the Attorney General of Iowa  
 Director of the Consumer Protection Division  
 Hoover State Office Building  
 1305 E. Walnut St.  
 Des Moines, IA 50319

*Re: Incident Notification*

Dear Sir or Madam:

We are writing on behalf of McAlister's Corporation, Moe's Stores LLC, Schlotzsky's Stores LLC, as well as entities that are franchisees (collectively, the "Restaurant Brands"), to notify your office of a security incident potentially involving Iowa residents.

The Restaurant Brands initially notified their customers on August 20, 2019 that they were investigating a payment card security incident involving some of their corporate and franchised restaurants. They immediately began an investigation, took action to identify and stop the unauthorized activity, and forensic investigation firms were engaged. They also notified law enforcement and the payment card networks.

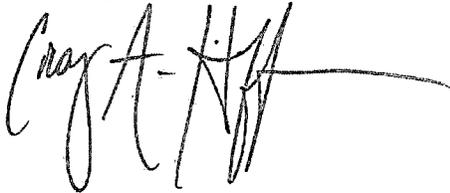
A thorough investigation is being conducted and is nearly complete. It appears that unauthorized code designed to copy payment card data from cards used in person was installed in certain corporate and franchised restaurants at different times over the general period of April 11, 2019 to July 22, 2019. The unauthorized code was not present at all locations, and at most locations it was present for only a few weeks in July. The unauthorized code searched for track data read from the magnetic stripe of a payment card as it was being routed through a restaurant's server. The code often found the part of track data that contains the card number, expiration date, and internal verification code, and sometimes it found the part that also includes the cardholder name. It is possible the code did not find every card that had been used at each location during the time frames involved.

Atlanta Chicago Cincinnati Cleveland Columbus Costa Mesa Denver  
 Houston Los Angeles New York Orlando Philadelphia Seattle Washington, DC

Although the locations and time frames involved were able to be identified, the specific individuals potentially involved in the incident were not. Consequently, the Restaurant Brands will be providing substitute notice to their consumers today, October 2, 2019, by issuing a press release and posting statements on their websites. Copies of the press release and website statements are attached. The websites will contain a tool that customers can use to look up the locations and time frames involved. In addition, the Restaurant Brands have established a dedicated call center that customers can call with questions about the incident.

To help prevent a similar incident in the future, the Restaurant Brands quickly took measures to contain the incident, remove the unauthorized code, and are working to implement measures to further enhance payment card security. Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Craig A. Hoffman", with a long horizontal line extending to the right.

Craig A. Hoffman  
Partner

Enclosure

## **PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

### **McAlister's Deli, Moe's Southwest Grill, and Schlotzsky's Provide Update About Payment Card Incident**

**ATLANTA, GA – October 2, 2019** – McAlister's Deli, Moe's Southwest Grill, and Schlotzsky's today provided additional information regarding the payment card security incident we initially notified customers of on August 20, 2019.

We immediately began an investigation, took action to identify and stop the unauthorized activity, and forensic investigation firms were engaged. Law enforcement and the payment card networks were notified.

A thorough investigation is being conducted and is nearly complete. It appears that unauthorized code designed to copy payment card data from cards used in person was installed at certain corporate and franchised McAlister's Deli, Moe's Southwest Grill, and Schlotzsky's restaurant locations at different times over the general period of April 11, 2019 to July 22, 2019. The unauthorized code was not found at all locations, and at most of the locations where it was found it was present for only a few weeks in July 2019. The unauthorized code searched for track data read from the magnetic stripe of a payment card as it was being routed through a restaurant's server. The code often found the part of track data that contains the card number, expiration date, and internal verification code, and sometimes it found the part that also includes the cardholder name. It is possible the code did not find every card that had been used at each location during the time frames involved.

A list of the locations involved and the respective time frames, which vary by location, is available at [www.mcalistersdeli.com/paymentcardnotification](http://www.mcalistersdeli.com/paymentcardnotification), [www.moes.com/paymentcardnotification](http://www.moes.com/paymentcardnotification), and [www.schlotzskys.com/paymentcardnotification](http://www.schlotzskys.com/paymentcardnotification). These sites also provide information about the incident and additional steps customers may take.

McAlister's Deli, Moe's Southwest Grill, and Schlotzsky's quickly took measures to contain the incident, remove the unauthorized code, and they are working to implement measures to further enhance payment card security. Nonetheless, it is always advisable to remain vigilant to the possibility of fraud by reviewing your payment card statements for any unauthorized activity. You should immediately report any unauthorized charges to the bank that issued your card, because payment card rules generally provide that cardholders are not responsible for unauthorized charges reported in a timely manner. The phone number to call is usually on the back of your payment card.

For more information regarding this incident, customers may visit the sites listed above or call (877) 269-5073 Monday through Friday between the hours of 9:00 a.m. and 7:00 p.m. ET.

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## **Moe's Master Substitute Notice**

[Will appear on: [www.moes.com/paymentcardnotification](http://www.moes.com/paymentcardnotification)]

**October 2, 2019**

### **Notice of Payment Card Security Incident**

California residents please click [here](#)

Moe's Southwest Grill values the relationship we have with our customers and understands the importance of protecting payment card information. We initially notified our customers on August 20, 2019 that we were investigating a payment card security incident involving some of our corporate and franchised restaurants. We immediately began an investigation, took action to identify and stop the unauthorized activity, and forensic investigation firms were engaged. We also notified law enforcement and the payment card networks.

A thorough investigation is being conducted and is nearly complete. It appears that unauthorized code designed to copy payment card data from cards used in person was installed in certain corporate and franchised restaurants at different times over the general period of April 29, 2019 to July 22, 2019. The unauthorized code was not present at all locations, and at most locations it was present for only a few weeks in July. The unauthorized code searched for track data read from the magnetic stripe of a payment card as it was being routed through a restaurant's server. The code often found the part of track data that contains the card number, expiration date, and internal verification code, and sometimes it found the part that also includes the cardholder name. It is possible the code did not find every card that had been used at each location during the time frames involved. A list of the Moe's Southwest Grill locations involved and the respective time frames, which vary by location, is available [here](#).

At two locations, separate, unrelated, but similar incidents were identified during the investigation. The time frames for those two locations (one in Hawaii and the other in New Jersey) can be found in the list referenced above.

It is always advisable to remain vigilant to the possibility of fraud by reviewing your payment card statements for any unauthorized activity. You should immediately report any unauthorized charges to the bank that issued your card, because payment card rules generally provide that cardholders are not responsible for unauthorized charges reported in a timely manner. The phone number to call is usually on the back of your payment card. Please see the section that follows this notice for additional steps you may take.

We quickly took measures to contain the incident, remove the unauthorized code, and we are working to implement measures to further enhance payment card security. We regret that this occurred and apologize for any inconvenience. If you have any questions, please call (877) 269-5073 from 9:00 a.m. to 7:00 p.m. ET, Monday through Friday.

### ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *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)

**If you are a resident of Connecticut, Maryland, Massachusetts, North Carolina, or Rhode Island**, you may contact and obtain information from your state attorney general at:

- *Connecticut Attorney General's Office*, 55 Elm Street, Hartford, CT 06106, 1-860-808-5318, [www.ct.gov/ag](http://www.ct.gov/ag)
- *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, [www.oag.state.md.us](http://www.oag.state.md.us)
- *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, [www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html)
- *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, [www.ncdoj.gov](http://www.ncdoj.gov)
- *Rhode Island Attorney General's Office*, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, [www.riag.ri.gov](http://www.riag.ri.gov)

**If you are a resident of Massachusetts or Rhode Island**, note that pursuant to Massachusetts or Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze.

**If you are a resident of West Virginia**, you have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a

victim of identity theft, as described below. You also have a right to place a security freeze on your credit report, as described below.

**Fraud Alerts:** There are two types of fraud alerts 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 one (1) year. 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 years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

**Credit Freezes:** You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, so that no new credit can be opened in your name without the use of a PIN 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.

There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com)
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)

To request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five years, provide the addresses where you have lived over the prior 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, military identification, etc.)
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, 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 personal identification number ("PIN") or password or both 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, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written

request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identity 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 credit reporting agencies have one hour after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the three credit bureaus and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have one hour after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

**A Summary of Your Rights Under the Fair Credit Reporting Act:** The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- 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 reports to be provided to employers.
- You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.
- You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.

## **McAlister's Master Substitute Notice**

[Will appear on: [www.mcalistersdeli.com/paymentcardnotification](http://www.mcalistersdeli.com/paymentcardnotification)]

**October 2, 2019**

### **Notice of Payment Card Security Incident**

California residents please click [here](#)

McAlister's Deli values the relationship we have with our customers and understands the importance of protecting payment card information. We initially notified our customers on August 20, 2019 that we were investigating a payment card security incident involving some of our corporate and franchised restaurants. We immediately began an investigation, took action to identify and stop the unauthorized activity, and forensic investigation firms were engaged. We also notified law enforcement and the payment card networks.

A thorough investigation is being conducted and is nearly complete. It appears that unauthorized code designed to copy payment card data from cards used in person was installed in certain corporate and franchised restaurants at different times over the general period of April 29, 2019 to July 22, 2019. The unauthorized code was not present at all locations, and at most locations it was present for only a few weeks in July. The unauthorized code searched for track data read from the magnetic stripe of a payment card as it was being routed through a restaurant's server. The code often found the part of track data that contains the card number, expiration date, and internal verification code, and sometimes it found the part that also includes the cardholder name. It is possible the code did not find every card that had been used at each location during the time frames involved. A list of the McAlister's Deli locations involved and the respective time frames, which vary by location, is available [here](#).

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We quickly took measures to contain the incident, remove the unauthorized code, and we are working to implement measures to further enhance payment card security. We regret that this occurred and apologize for any inconvenience. If you have any questions, please call (877) 269-5073 from 9:00 a.m. to 7:00 p.m. ET, Monday through Friday.

## ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

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- *TransUnion*, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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- *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, [www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html)
- *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, [www.ncdoj.gov](http://www.ncdoj.gov)
- *Rhode Island Attorney General's Office*, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, [www.riag.ri.gov](http://www.riag.ri.gov)

**If you are a resident of Massachusetts or Rhode Island**, note that pursuant to Massachusetts or Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze.

**If you are a resident of West Virginia**, you have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a

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**Credit Freezes:** You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, so that no new credit can be opened in your name without the use of a PIN 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.

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1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
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4. If you have moved in the past five years, provide the addresses where you have lived over the prior 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, military identification, etc.)
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

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request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identity 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 credit reporting agencies have one hour after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the three credit bureaus and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have one hour after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

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- You have the right to know what is in your file.
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- 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 reports to be provided to employers.
- You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.
- You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.

## Schlotzsky's Master Substitute Notice

[Will appear on: [www.schlotzskys.com/paymentcardnotification](http://www.schlotzskys.com/paymentcardnotification)]

**October 2, 2019**

### Notice of Payment Card Security Incident

California residents please click [here](#)

Schlotzsky's values the relationship we have with our customers and understands the importance of protecting payment card information. We initially notified our customers on August 20, 2019 that we were investigating a payment card security incident involving some of our corporate and franchised restaurants. We immediately began an investigation, took action to identify and stop the unauthorized activity, and forensic investigation firms were engaged. We also notified law enforcement and the payment card networks.

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At one location in Kansas, a separate, unrelated, but similar incident was identified during the investigation. The time frame for that location is included in the list of locations and time frames that you can find by following the "Payment Card Notification" link on the Schlotzsky's homepage.

It is always advisable to remain vigilant to the possibility of fraud by reviewing your payment card statements for any unauthorized activity. You should immediately report any unauthorized charges to the bank that issued your card, because payment card rules generally provide that cardholders are not responsible for unauthorized charges reported in a timely manner. The phone number to call is usually on the back of your payment card. Please see the section that follows this notice for additional steps you may take.

We quickly took measures to contain the incident, remove the unauthorized code, and we are working to implement measures to further enhance payment card security. We regret that this occurred and apologize for any inconvenience. If you have any questions, please call (877) 269-5073 from 9:00 a.m. to 7:00 p.m. ET, Monday through Friday.

### ADDITIONAL STEPS YOU CAN TAKE

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- *Experian*, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *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)

**If you are a resident of Connecticut, Maryland, Massachusetts, North Carolina, or Rhode Island**, you may contact and obtain information from your state attorney general at:

- *Connecticut Attorney General's Office*, 55 Elm Street, Hartford, CT 06106, 1-860-808-5318, [www.ct.gov/ag](http://www.ct.gov/ag)
- *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, [www.oag.state.md.us](http://www.oag.state.md.us)
- *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, [www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html)
- *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, [www.ncdoj.gov](http://www.ncdoj.gov)
- *Rhode Island Attorney General's Office*, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, [www.riag.ri.gov](http://www.riag.ri.gov)

**If you are a resident of Massachusetts or Rhode Island**, note that pursuant to Massachusetts or Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze.

**If you are a resident of West Virginia**, you have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a

victim of identity theft, as described below. You also have a right to place a security freeze on your credit report, as described below.

**Fraud Alerts:** There are two types of fraud alerts 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 one (1) year. 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 years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

**Credit Freezes:** You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, so that no new credit can be opened in your name without the use of a PIN 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.

There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com)
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)

To request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five years, provide the addresses where you have lived over the prior 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, military identification, etc.)
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, 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 personal identification number ("PIN") or password or both 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, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written

request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identity 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 credit reporting agencies have one hour after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the three credit bureaus and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have one hour after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

**A Summary of Your Rights Under the Fair Credit Reporting Act:** The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- 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 reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.
- You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.