

ALSTON & BIRD

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Atlanta, GA 30309-3424
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James A. Harvey

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Email: jim.harvey@alston.com

October 25, 2018

CONFIDENTIAL
VIA OVERNIGHT DELIVERY

Office of the Attorney General
Kristi Traynor, Assistant Attorney General
Hoover State Office Building
1305 E. Walnut Street
Des Moines IA 50319

Re: Notice of Security Incident

To the Office of the Attorney General:

We are writing on behalf of Bankers Life¹ to inform you of a security incident that may have involved unauthorized access to the personal information of 46,836 Iowa residents. This notice was delayed due to receipt of notice from federal law enforcement that public notification could interfere with an active criminal investigation.

On August 7, 2018, Bankers Life discovered that unauthorized third parties accessed credentials belonging to a limited number of our employees. Bankers Life began an investigation as soon as this activity was discovered, including consultation with federal law enforcement and engagement of an external forensics investigator. Our investigation revealed that an unauthorized third party was able to use improperly obtained employee information between May 30 and September 13, 2018 to gain access to certain company websites, potentially resulting in unauthorized access to personal information of policyholders and applicants. Based on our investigation, we have no reason to believe that our systems or network have been otherwise compromised at this time.

The personal information that may have been accessed included names, addresses, date of birth, insurance information (such as application or policy number, types of insurance, premiums, dates of service and claim amounts) and the last four digits of Social Security numbers. Except for a limited group of individuals, our investigation has **not** identified any unauthorized access to full Social Security numbers, driver's license or state identification card numbers, bank account numbers, or medications, diagnosis, or

¹ Bankers Life is the marketing brand of Bankers Life and Casualty Company, Medicare Supplement insurance policies sold by Colonial Penn Life Insurance Company and select policies sold in New York by Bankers Consec Life Insurance Company, a New York licensed insurance company.

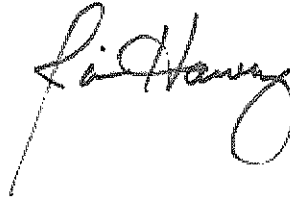
treatment plan information. In addition, based on our investigation, no credit or debit card information was accessed.

In response to this incident, Bankers Life has taken steps to secure the affected employee accounts, further restrict and monitor access to its systems, introduce supplemental training for certain employees, and otherwise enhance the security of its network and systems. Bankers Life has also arranged for ID Experts to provide free identity restoration and credit monitoring services for one year to the Iowa residents receiving notification.

A copy of the notification being sent to 46,836 Iowa residents beginning on October 25, 2018 by first class mail is attached to this letter.

If you have any questions regarding this incident or if you desire further information or assistance, please email me at Jim.Harvey@alston.com or call my direct line at (404) 881-7328.

Sincerely,

A handwritten signature in black ink, appearing to read "Jim Harvey". The signature is written in a cursive style with a large, looping "H" and "y".

James A. Harvey

Enclosures



BANKERS LIFE®

c/o ID Experts
PO Box 6336
Portland, OR 97228-6336

For Free Enrollment, Please Call:
(888) 250-5832
Or Visit:
<https://ide.myidcare.com/bankerslife>
Enrollment Code: <<XXXXXXXXXX>>

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

NOTICE OF SECURITY INCIDENT

Dear <<Name 1>>,

Bankers Life¹ is writing to inform you of an incident which may have involved some of your personal information. We take the privacy and security of your personal information seriously and for this reason want you to understand what we are doing to address this issue and what steps you can take to protect yourself.

What Happened

We recently discovered that unauthorized third parties accessed credentials belonging to a limited number of our employees between May 30 and September 13, 2018. During this period, unauthorized third parties used improperly obtained employee information to gain access to certain company websites, potentially resulting in unauthorized access to personal information of policyholders and applicants. Based on our investigation, we have no reason to believe that our systems or network have been otherwise compromised at this time.

What Information Was Involved

We are providing this notice to you because some of your personal information may have been accessed by unauthorized third parties. We are separately contacting a limited group of individuals where we know their information was accessed by the unauthorized third parties.

The personal information that may have been accessed included names, addresses, date of birth, insurance information (such as application or policy number, types of insurance, premiums, dates of service and claim amounts) and the last four digits of Social Security numbers. Our investigation has **not** identified any unauthorized access to your full Social Security number, driver's license or state identification card numbers, bank account numbers, or credit or debit card information. In addition, based on our investigation, the information that may have been accessed did **not** involve medications, diagnosis, or treatment plans.

What We Are Doing

When we first learned of this activity on August 7, we began an investigation and notified federal law enforcement. We hired an external forensics investigator to conduct an investigation and took steps to further restrict and monitor access to our systems and to enhance additional security procedures, including through supplemental training for certain employees. In connection with our efforts to cooperate with federal law enforcement's work to investigate and apprehend the unauthorized third parties, federal law enforcement authorities informed us that disclosure of the incident could jeopardize this effort, and so we have delayed notification until now.

¹ Bankers Life is the marketing brand of Bankers Life and Casualty Company, Medicare Supplement insurance policies sold by Colonial Penn Life Insurance Company and select policies sold in New York by Bankers Conseco Life Insurance Company, a New York licensed insurance company.

What You Can Do

We are offering one year of free identity repair and credit monitoring services through ID Experts. More information on how to enroll in these services can be found in the enclosed Reference Guide. We also encourage you to remain vigilant in monitoring your account statements and insurance transactions for incidents of fraud and identity theft, and to promptly report such incidents. We encourage you to routinely review bills, notices, statements and explanation of benefits that you receive from financial institutions, hospitals, doctors and health insurance companies. The enclosed Reference Guide includes additional information on steps you can take to monitor and protect your personal information.

For More Information

If you have questions regarding this incident, please call (888) 250-5832 toll-free Monday through Friday from 8 am - 8 pm Eastern Time or go to <https://ide.myidcare.com/bankerslife>. The toll free number and website have been created specifically to answer your questions about the incident and to assist your enrollment in identity repair and credit monitoring services.

Sincerely,
Bankers Life

Reference Guide

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (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 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. Errors may be a warning sign of possible identity theft. Here are a few tips of what to look for:

- 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. 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.

How to Enroll in Free Credit Monitoring Services with ID Experts

We encourage you to contact ID Experts with any questions and to enroll in free MyIDCare services by calling (888) 250-5832 or going to <https://ide.myidcare.com/bankerslife> and using the Enrollment Code provided above. MyIDCare experts are available Monday through Friday from 8 am - 8 pm Eastern Time. Please note the deadline to enroll is January 26, 2019.

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 incidence 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/

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a 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 740241 Atlanta, Georgia 30348	800 -525-6285	www.equifax.com
Experian	P.O. Box 2002 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	800-916-8800	www.transunion.com

Security Freezes

You have the right to put a security freeze, also known as a credit freeze, on your credit file, 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.

As of September 21, 2018, you have the right to request a credit freeze from a consumer reporting agency, free of charge. 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 him/her 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	800-685-1111	www.equifax.com
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	800-909-8872	www.transunion.com

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.

For Residents of Iowa

You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft. The Iowa Attorney General's Office can be reached at:

Iowa Attorney General's Office, Director of Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, www.iowaattorneygeneral.gov

For Residents of Maryland

You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

Maryland Office of the Attorney General, Consumer Protection Division
200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us

For Residents of New Mexico

New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal.

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

- (1) the unique personal identification number, password or similar device provided by the consumer reporting agency;
- (2) proper identification to verify your identity;
- (3) information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and
- (4) payment of a fee, if applicable.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act”.

For Residents of North Carolina

You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

North Carolina Attorney General's Office, Consumer Protection Division
9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov

For Residents of Oregon

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. Contact information for the Oregon Department of Justice is as follows:

Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301, 1-503-378-4320, www.doj.state.or.us



BANKERS LIFE®

c/o ID Experts
PO Box 6336
Portland, OR 97228-6336

For Free Enrollment, Please Call:
(888) 250-5832
Or Visit:
<https://ide.myidcare.com/bankerslife>
Enrollment Code: <<XXXXXXXXXX>>

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

NOTICE OF SECURITY INCIDENT

Dear <<Name 1>>,

Bankers Life¹ is writing to inform you of an incident which involved some of your personal information. We take the privacy and security of your personal information seriously and for this reason want you to understand what we are doing to address this issue and what steps you can take to protect yourself.

What Happened

We recently discovered that unauthorized third parties accessed credentials belonging to a limited number of our employees between May 30 and September 13, 2018. During this period, unauthorized third parties used improperly obtained employee information to gain access to certain company websites, resulting in unauthorized access to your personal information. Based on our investigation, we have no reason to believe that our systems or network have been otherwise compromised at this time.

What Information Was Involved

The personal information that was accessed may have included name, address, date of birth, insurance information (such as application or policy number, types of insurance, premiums, dates of service and claim amounts), and the last four digits of your Social Security number. Our investigation has **not** identified any unauthorized access to your driver's license number, bank account numbers, full Social Security number, or credit or debit card information. In addition, based on our investigation, the information that may have been accessed did **not** involve medications, diagnosis, or treatment plans.

What We Are Doing

When we first learned of this activity on August 7, we began an investigation and notified federal law enforcement. We hired an external forensics investigator to conduct an investigation and took steps to further restrict and monitor access to our systems and to enhance additional security procedures, including through supplemental training for certain employees. In connection with our efforts to cooperate with federal law enforcement's work to investigate and apprehend the unauthorized third parties, federal law enforcement authorities informed us that disclosure of the incident could jeopardize this effort, and so we have delayed notification until now.

¹ Bankers Life is the marketing brand of Bankers Life and Casualty Company, Medicare Supplement insurance policies sold by Colonial Penn Life Insurance Company and select policies sold in New York by Bankers Consec Life Insurance Company, a New York licensed insurance company.

What You Can Do

We are offering one year of free identity repair and credit monitoring services through ID Experts. More information on how to enroll in these services can be found in the enclosed Reference Guide. We also encourage you to remain vigilant in monitoring your account statements, and insurance transactions for incidents of fraud and identity theft, and to promptly report such incidents. We encourage you to routinely review bills, notices, statements and explanation of benefits that you receive from financial institutions, hospitals, doctors and health insurance companies. The enclosed Reference Guide includes additional information on steps you can take to monitor and protect your personal information.

For More Information

If you have questions regarding this incident, please call (888) 250-5832 toll-free Monday through Friday from 8 am - 8 pm Eastern Time or go to <https://ide.myidcare.com/bankerslife>. The toll-free number and website have been created specifically to answer your questions about the incident and to assist your enrollment in identity repair and credit monitoring services.

Sincerely,
Bankers Life

Reference Guide

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (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 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. Errors may be a warning sign of possible identity theft. Here are a few tips of what to look for:

- 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. 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.

How to Enroll in Free Credit Monitoring Services with ID Experts

We encourage you to contact ID Experts with any questions and to enroll in free MyIDCare services by calling (888) 250-5832 or going to <https://ide.myidcare.com/bankerslife> and using the Enrollment Code provided above. MyIDCare experts are available Monday through Friday from 8 am - 8 pm Eastern Time. Please note the deadline to enroll is January 26, 2019.

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 incidence 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/

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a 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 740241 Atlanta, Georgia 30348	800 -525-6285	www.equifax.com
Experian	P.O. Box 2002 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	800-916-8800	www.transunion.com

Security Freezes

You have the right to put a security freeze, also known as a credit freeze, on your credit file, 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.

As of September 21, 2018, you have the right to request a credit freeze from a consumer reporting agency, free of charge. 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 him/her 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	800-685-1111	www.equifax.com
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	800-909-8872	www.transunion.com

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.

For Residents of Iowa

You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft. The Iowa Attorney General's Office can be reached at:

Iowa Attorney General's Office, Director of Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, www.iowaattorneygeneral.gov

For Residents of Maryland

You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

Maryland Office of the Attorney General, Consumer Protection Division
200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us

For Residents of New Mexico

New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal.

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

- (1) the unique personal identification number, password or similar device provided by the consumer reporting agency;
- (2) proper identification to verify your identity;
- (3) information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and
- (4) payment of a fee, if applicable.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

For Residents of North Carolina

You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

North Carolina Attorney General's Office, Consumer Protection Division
9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov

For Residents of Oregon

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. Contact information for the Oregon Department of Justice is as follows:

Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301, 1-503-378-4320, www.doj.state.or.us