



00074
JOHN Q. SAMPLE
1234 MAIN STREET
ANYTOWN US 12345-6789

June 12, 2018

Re: Notice of Data Breach

Dear John Sample:

Guaranteed Rate, Inc. is writing to inform you about an incident involving some of our former employees that may affect the security of some of your personal information. We take this incident very seriously and are providing you with information and access to resources so that you can protect your personal information, should you feel it is appropriate to do so.

What Happened? Guaranteed Rate recently became aware of facts indicating that, during the course of employment with Guaranteed Rate, one or more former employee(s) may have downloaded, without authorization, personal information related to actual and prospective Guaranteed Rate customers from Guaranteed Rate computer systems and transferred that information to a competing mortgage lender (**bemortgage, a division of Bridgeview Bank Group**) around November 2017. Upon discovering these facts, Guaranteed Rate immediately launched an investigation to determine the nature and scope of this incident, including which individuals were involved and who may be affected, and has diligently sought additional information about this incident from the competing mortgage lender and our former employee(s). We believe that the former employee(s) took the information to further their own business ends and have no reason to believe the information has or will be used for purposes other than pursuing their mortgage business. We have no information suggesting that your information has been distributed outside of bemortgage. Nonetheless, in an abundance of caution, we are notifying you because we have since confirmed that your personal information was subject to the unauthorized transfer in connection with this incident.

What Information Was Involved? The information subject to unauthorized transfer includes your name and Social Security number.

What We Are Doing. While we have no indication that any fraud has or will result from this incident, we take the security of personal information in our care very seriously. We have policies and procedures in place to protect information and the former employee(s)' conduct violated those policies. Additionally, we have security measures in place to protect the data on our systems and we are working to implement additional safeguards to help prevent a similar future incident. We are also pursuing this matter in litigation against bemortgage and the individuals responsible and are seeking assurances from our former employee(s) and their new employer that the information is segregated and protected and that the full scope of this incident has been disclosed to Guaranteed Rate. In an abundance of caution, we are offering you access to 12 months of credit monitoring and identity theft restoration services at no cost to you through AllClear ID. Please see the following page for enrollment instructions.



What You Can Do. You can enroll in the AllClear ID services. You can also review the enclosed “Steps You Can Take to Prevent Identity Theft and Fraud” for more information about how to protect your information from misuse.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, or need assistance please call 1-855-686-9414.

Again, Guaranteed Rate takes the privacy and security of the personal information in our care seriously. We sincerely apologize for this incident, and regret any concern or inconvenience this has caused you.

Sincerely,

Guaranteed Rate, Inc.

STEPS YOU CAN TAKE TO PREVENT IDENTITY THEFT AND FRAUD

We advise you to remain vigilant by reviewing all account statements and monitoring free credit reports. We encourage you to enroll in the credit monitoring services we are offering, at no cost to you, as we are not able to act on your behalf to enroll you in the credit monitoring service.

As an added precaution, we have arranged to have AllClear ID protect your identity for 12 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months.

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-686-9414 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear Fraud Alerts with Credit Monitoring: This service offers the ability to set, renew, and remove 90-day fraud alerts on your credit file to help protect you from credit fraud. In addition, it provides credit monitoring services, a once annual credit score and credit report, and a \$1 million identity theft insurance policy. To enroll in this service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or by phone by calling 1-855-686-9414 using the following redemption code: Redemption Code.

Please note: Following enrollment, additional steps are required by you in order to activate your phone alerts and fraud alerts, and to pull your credit score and credit file. Additional steps may be required in order to activate your all monitoring options.

Contact the IRS. You may contact the IRS at www.irs.gov/Individuals/Identity-Protection for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud. You can also visit www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft for more information.

Monitor Your Accounts.

Credit Reports. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the major credit bureaus listed below to request a free copy of your credit report.

Fraud Alerts. At no charge, you can also have these credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.



Security Freeze. You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft and you provide the credit bureau with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the major credit bureaus listed below if you wish to place a freeze on all of your credit files. In order to request a security freeze, you will need to supply your full name, address, date of birth, Social Security number, current address, all addresses for up to five previous years, email address, a copy of your state identification card or driver's license, and a copy of a utility bill, bank or insurance statement, or other statement proving residence. Fees vary based on where you live, but commonly range from \$3 to \$15. To find out more on how to place a security freeze, obtain a credit report, or fraud alert, you can use the following contact information:

Equifax
P.O. Box 105069
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com

Additional Information. You can further educate yourself regarding identity theft, security freezes, fraud alerts, and the steps you can take to protect yourself against identity theft and fraud by contacting the Federal Trade Commission or your state Attorney General. ***For Maryland residents,*** the Attorney General can be contacted by mail at 200 St. Paul Place, Baltimore, MD, 21202; toll-free at 1-888-743-0023; by phone at (410) 576-6300; consumer hotline (410) 528-8662; and online at www.marylandattorneygeneral.gov. ***For New Mexico residents,*** 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 may 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 Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580. ***For North Carolina Residents:*** The North Carolina Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400, and online at www.ncdoj.gov. *The Federal Trade Commission* can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be reported to law enforcement, the Federal Trade Commission, and your state Attorney General. This notice has not been delayed by law enforcement.