



[Date]

[First\_Name] [Last\_Name]  
[Address\_Line\_1]  
[Address\_Line\_2]  
[City], [State] [Zip]

Dear [First\_Name] [Last\_Name],

We are writing to inform you of an incident that involved the above-named party's personal information. The details of the incident are described below.

### **What Happened**

On September 17, 2021, Mutual of Omaha Mortgage ("Mutual Mortgage") became aware that an employee's email account had been compromised beginning August 30, 2021. Our investigation concluded that an unknown party gained unauthorized access to the employee's email account, which contained emails and documents with the personal information of customers and other individuals associated with the processing of mortgage loans.

### **What Information Was Involved**

The Mutual Mortgage employee's email account contained emails and documents associated with mortgage loans. Your personal information was included in these emails and documents, including your [describe information compromised].

### **What We Are Doing**

Upon discovery of the compromised email account, Mutual Mortgage took immediate action to change the employee's account password to prevent any further unauthorized access. Mutual Mortgage has also taken measures to prevent future incidents of this nature from occurring again, including re-training the impacted employee on due diligence procedures. We sincerely regret any inconvenience or concern caused by this incident.

### **What You Can Do**

Although we have no indication that your personal information was accessed or has or will be misused as a result of this incident, we are sending you this Notice in accordance with applicable laws and regulations. As an accommodation to you, we also arranged for Experian to provide you identity protection services for 12 months at no cost to you. The following identity protection services start on the date of this notice for use at any time during the next 12 months.

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for 12 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 12 month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by March 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [URL]
- Provide your **activation code**: [activation code]

#### **ADDITIONAL DETAILS REGARDING YOUR 12 MONTHS EXPERIAN IDENTITYWORKS MEMBERSHIP:**

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.
- **Lost Wallet:** Provides assistance with canceling/replacing lost or stolen credit, debit, and medical cards.
- **Child Monitoring:** For 10 children up to 18 years old, Internet Surveillance and monitoring to determine whether enrolled minors in your household have an Experian credit report are available. Also included are Identity Restoration and up to \$1M Identity Theft Insurance\*\*.

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at [Experian TFN] by March 31, 2022. Be prepared to provide engagement number [engagement number] as proof of eligibility for the Identity Restoration services by Experian.

#### **For More Information**

The privacy and security of your information is of critical importance to us. For more information about preventing identity theft and protecting yourself against fraud, please see the attached materials.

If you have further questions or concerns, you may contact us at (877) 275-4009.

Sincerely,



Terry Connealy

President | NMLS #840950

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

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## **Consumer Reference Guide**

As a precautionary measure, consumers may wish to regularly review account statements and periodically obtain credit reports from one or more of the national credit reporting companies. Consumers may obtain a free copy of credit reports online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. Consumers may also purchase copies of credit reports by contacting one or more of the three national credit reporting agencies using the contact information listed below.

Consumers may wish to review credit reports carefully and look for accounts or creditor inquiries that are not initiated or recognized by consumer. If anything is seen that is not understandable, including inaccuracies in home address or Social Security number, consumers should call the credit reporting agency at the telephone number on the report.

Consumers should remain vigilant for incidents of fraud and credit activity with respect to reviewing account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to the proper authorities, including local law enforcement, the state's attorney general and/or the Federal Trade Commission ("FTC"). The FTC or a state's regulatory authority may be contacted to obtain additional information about avoiding identity theft using the contact information listed below.

**Fraud Alerts:** There are also two types of fraud alerts that can be placed on credit reports to put creditors on notice that a consumer may be a victim of fraud: an initial alert and an extended alert. Consumers may ask that an initial fraud alert be placed on their credit report if they suspect they have been, or are about to be, a victim of identity theft. An initial fraud alert stays on credit reports for at least one year. An extended alert may be placed on credit reports if consumers have already been a victim of identity theft, with the appropriate documentary proof, and stays on credit reports for seven years. Consumers may place a fraud alert on their credit reports by contacting the toll-free fraud number of any of the three national credit reporting agencies listed below.

**Credit Freezes:** Consumers have the right to place a credit freeze or security freeze (referred to as "credit freeze") on their consumer reports. A credit freeze is designed to prevent credit, loans and services from being approved in a consumer's name without the consumer's consent. Using a credit freeze, however, may delay ability to obtain credit. Consumers may request that a freeze be placed on credit reports by sending a request to a credit reporting agency on-line or by certified mail, overnight mail or regular stamped mail to the three national reporting agencies listed below. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report.

Unlike a fraud alert, a credit freeze must be separately placed on a consumer's credit file at each credit reporting company. More information can be obtained about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed below.

### **Reference Numbers:**

Consumers may also purchase a copy of their credit report by contacting one or more of the three national credit reporting agencies listed below:

Equifax: P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, [www.equifax.com](http://www.equifax.com)  
Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)  
TransUnion: P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, [www.transunion.com](http://www.transunion.com)

Consumers can place a fraud alert on their credit report by contacting any of the three national credit reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-525-6285, [www.equifax.com](http://www.equifax.com)

Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)  
TransUnion: P.O. Box 1000, Chester, PA 19022, 1-800-680-7289, [www.transunion.com](http://www.transunion.com)

You can place a credit freeze on your credit report by contacting any of the three national credit reporting agencies listed below.

Equifax: P.O. Box 105788, Atlanta, GA 30348-5788, 1-800-685-1111, [www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian: P.O. Box 9554, Allen, TX 75013, 1-888-397-3742, [www.experian.com/help](http://www.experian.com/help)

TransUnion: P.O. Box 2000, Chester, PA, 19022-2000, 1-800-909-8872, [freeze.transunion.com/credit-help](http://freeze.transunion.com/credit-help)

**Federal Trade Commission:** Consumers may also obtain information about preventing and avoiding identity theft from the Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

**For residents of Maryland:** Consumers may obtain information about preventing and avoiding identity theft from the 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](http://www.oag.state.md.us).

**For residents of New Mexico:** Consumers may obtain a summary of their rights under the Fair Credit Reporting Act by visiting <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.

**For residents of New York:** Consumers may obtain information about preventing and avoiding identity theft from the New York Attorney General's Office, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

**For residents of North Carolina:** Consumers may obtain information about preventing and avoiding identity theft from the 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](http://www.ncdoj.gov).

**For residents of Rhode Island:** Consumers have the ability to file or obtain a police report. Consumers may also obtain information about preventing and avoiding identity theft from the Rhode Island Attorney General's Office, Consumer Protection Division, 150 South Main Street, Providence, RI 02903, (401) 274-4400. There was one Rhode Island resident impacted by this incident.

**For residents of Washington D.C.:** Consumers may obtain information about preventing and avoiding identity theft from the Washington D.C. Attorney General's Office, 441 4<sup>th</sup> Street, NW, Washington, DC 20001, 1-202-727-3400, [oag.dc.gov](http://oag.dc.gov).