

Fairway Independent Mortgage Corporation  
4750 South Biltmore Lane  
Madison, WI., 53718



Customer Name  
Address  
City, State Zip Code

April 29, 2021

### **Notice of Operational Incident**

Dear Customer Name:

We are writing to inform you of an operational incident that involved some of your personal information. We take the privacy and security of your personal information very seriously. Although we are not aware of any misuse of your personal information as a result of this incident, we are writing to inform you of the incident, to advise you of steps to further protect your personal information, and to offer you five years of complimentary identity monitoring services.

#### **What Happened?**

On March 18, 2021, one of our vendors attempted to email you a letter providing notice that your mortgage loan will continue to be serviced by Fairway Independent Mortgage Corporation until further notice. That letter contained your name, address, and loan number. Unfortunately, the vendor mistakenly sent the letter to an incorrect email address. Upon discovery of the error, the vendor attempted to retract access to the letter, but was unsuccessful. The letter was opened via email by the unintended recipient.

#### **What Information Was Involved?**

The personal information impacted was your first and last name, current address, and loan number.

#### **What We Are Doing:**

Although we are not aware of any misuse of your personal information, out of an abundance of caution, we are offering a complimentary five-year membership of Experian's® IdentityWorks<sup>SM</sup>. This offer through Experian IdentityWorks<sup>SM</sup> includes the following:

- 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, Equifax and Transunion files for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.

- Experian IdentityWorks<sup>SM</sup> ExtendCARE<sup>TM</sup>: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks<sup>SM</sup> membership has expired.
- Up to \$1 Million Identity Theft Insurance<sup>\*\*</sup>: Provides coverage for certain costs and unauthorized electronic fund transfers.

This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: **04/20/2022** (Your code will not work after this date.)
- Visit the Experian IdentityWorks<sup>SM</sup> website to enroll:
  - <https://www.experianidworks.com/3bcredit>
  - Provide your activation code: **Code Listed Here**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's Customer Care Team at (877) 890-9332 by **04/20/2022**. Be prepared to provide engagement number **B012154** as proof of eligibility for the identity restoration services by Experian.

A credit card is not required for enrollment in Experian IdentityWorks<sup>SM</sup>.

We strongly suggest you take advantage of the services offered as a precautionary method of protecting your personal identity and credit.

#### **What You Can Do To Protect Your Information:**

We encourage you to remain vigilant against incidents of identity theft and fraud at least over the next twelve to twenty-four months and promptly report any incidents of suspected identity theft to us. We also encourage you to promptly change any involved account passwords, and to review account statements, 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 three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, (877) 322-8228. You may request to have information relating to any fraudulent transactions deleted.

You may also contact the three major credit bureaus directly to request a free copy of your credit report. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

You have the 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. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

<p>Equifax Security Freeze  P.O. Box 105788  Atlanta, GA 30348  (800) 685-1111  <a href="https://www.equifax.com/personal/credit-report-services/credit-freeze/">https://www.equifax.com/personal/credit-report-services/credit-freeze/</a></p>	<p>Experian Security Freeze  P.O. Box 9554  Allen, TX 75013  (888) 397-3742  <a href="http://www.experian.com/freeze">www.experian.com/freeze</a></p>	<p>TransUnion Credit Freeze  P.O. Box 2000  Chester, PA 19016  (888) 909-8872  <a href="http://www.transunion.com/credit-freeze">www.transunion.com/credit-freeze</a></p>
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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.);
1. Social Security number;
2. Date of birth;
3. If you have moved in the past five years, provide the addresses where you lived over the prior five years;
4. Proof of current address, such as a current utility bill or telephone bill;
5. A legible photocopy of a government-issued identification card (state driver’s license or ID card, military identification, etc.); and
6. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

<p><b>Equifax</b>  PO Box 740241  Atlanta, GA 30374  <a href="http://www.equifax.com">www.equifax.com</a>  (888) 766-0008</p>	<p><b>Experian</b>  PO Box 9554  Allen, TX 75013  <a href="http://www.experian.com">www.experian.com</a>  (888) 397-3742</p>	<p><b>TransUnion</b>  PO Box 2000  Chester, PA 19016  <a href="http://www.transunion.com">www.transunion.com</a>  (800) 680-7289</p>
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If you believe you are the victim of identity theft, you should contact the proper law enforcement authorities, including local law enforcement, and consider contacting your state attorney general and/or the Federal Trade Commission (“FTC”). You may obtain information from the FTC and the credit reporting agencies listed above about placing a fraud alert and/or credit freeze on your credit report. You may contact the FTC to obtain additional information about avoiding identity theft at the following:

**Federal Trade Commission,**  
Consumer Response Center  
600 Pennsylvania Avenue NW  
Washington, DC 20580  
(877) IDTHEFT (438-4338)  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General.

**Special Information for District of Columbia Residents:**

The Attorney General can be contacted at: Office of the Attorney General for the District of Columbia, 441 4th Street NW, Suite 1100 South, Washington, D.C. 20001; (202) 727-3400; <https://oag.dc.gov/>.

**Special Information for New York Residents:**

The Attorney General can be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; (800) 771-7755; <https://ag.ny.gov/>. The New York State Division of Consumer Protection can be contacted at: New York State Division of Consumer Protection, 123 William Street, New York, NY 10038-3804, or One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001; (800) 697-1220; <https://www.dos.ny.gov/consumerprotection/>.

**For More Information:**

At Fairway, protecting the security of the information in our possession is a responsibility we take very seriously. We apologize for any inconvenience this incident may cause and thank you for being a loyal customer of Fairway. If you have additional questions, please call our dedicated call center at (800) 201-7544, available from 8:30 a.m. to 5 p.m. Monday – Friday Central Daylight Time.

Sincerely,



Ted Layne  
Chief Information Security Officer

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

\*\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.