



Exhibit A - Minor Letter

STEPS YOU CAN TAKE TO HELP PROTECT YOUR MINOR'S PERSONAL INFORMATION

Enroll in Identity Monitoring

We encourage you to contact IDX with any questions and to enroll in the free identity protection services by calling [TFN] or going to <https://response.idx.us/illuminate> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note, the deadline to enroll is [Enrollment Deadline].

Monitor Your Accounts

Typically, credit reporting agencies do not have a credit report in a minor's name. To find out if your minor has a credit report or to request a manual search for your minor's Social Security number each credit bureau has its own process. To learn more about these processes or request these services, you may contact the credit bureaus by phone or in writing or you may visit the below websites:

Equifax https://www.equifax.com/personal/education/identity-theft/child-identity-theft/	Experian www.experian.com/fraud/form-minor-child.html	TransUnion www.transunion.com/credit-disputes/child-identity-theft-inquiry-form
1-800-685-1111	1-888-397-3742	1-888-909-8872
P.O. Box 105788 Atlanta, GA 30348-5788	P.O. Box 9554 Allen, TX 75013	P.O. Box 2000 Chester, PA 19016

To request information about the existence of a credit file in your minor's name, search for you minor's Social Security number, place a security freeze on your minor's credit file, place a fraud alert on your minor's credit report (if one exists), or request a copy of your minor's credit report you may be required to provide the following information:

- A copy of your driver's license or another government issued identification card, such as a state identification card, etc.;
- Proof of your address, such as a copy of a bank statement, utility bill, insurance statement, etc.;
- A copy of your minor's birth certificate;
- A copy of your minor's Social Security card;
- Your minor's full name, including middle initial and generation, such as JR, SR, II, III, etc.;
- Your minor's date of birth; and
- Your minor's previous addresses for the past two years.

Additional Information

We also recommend you review your minor's account statements from the past 12 to 24 months. If unauthorized activity is detected, notify law enforcement and the relevant financial institution. You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps individuals may take to protect personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may 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 also encourages those who discover that 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 your minor experiences identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that your minor has been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.