

Postal Endorsement Line

<<Full Name>>

<< Address 1>>

<<Address 2>>

<< Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

\*\*\*Postal IMB Barcode



## NOTICE OF DATA BREACH

Dear <<Full Name>>,

We are writing to inform you of a data security incident in which your sensitive personal information may have been accessed by an unauthorized third party. This notice provides information concerning the incident and the service we are offering at no charge to help you protect yourself.

# What Happened?

On or about August 9, 2024, First Analysis Corporation identified a potential incident affecting its systems. We promptly took a series of steps to contain the incident, remediate the issue, and launch an investigation of the incident. Through our investigation of the incident, we determined that between August 7<sup>th</sup> and August 9<sup>th</sup>, 2024, an unauthorized third party gained access to certain of our systems, including certain sensitive personal information stored in those systems. We believe this was due to an exploitation of a security device's undisclosed zero-day vulnerability that was later publicly announced by the manufacturer.

#### What Information Was Involved?

The incident may have impacted your name, address, email address, certain financial information, and social security number.

### What We Are Doing

We promptly took a series of steps to contain the incident and remediate the issue. We also launched an investigation of the incident, working with outside forensics and cybersecurity experts, to identify whether your information may have been accessed and to further secure our systems. Based on the steps we have taken, we believe that none of your personal information was, nor will be, misused for identity theft or fraud as a result of this incident. Nonetheless, to help protect your identity, we are offering you 24 months of identity protection services and credit monitoring from a leading identity monitoring services company, Epiq, at no charge. These services help detect possible misuse of your personal information and provide you with identity protection support focused on identification and resolution of identity theft. For instructions on completing the enrollment process for these complementary protection services, please refer to the instructions below.

### What You Can Do

In addition to the complementary identity protection services and credit monitoring we are providing to you, we want to make you aware of further steps that you can take as a precaution. Please review the Additional Information at the end of this letter for more information.

# **For More Information**

For more information about this incident, or if you have additional questions or concerns, you may contact me directly at 312-258-7131 between the hours of 9:00 AM and 5:00 PM Eastern time, Monday through Friday, or via email at dleshuk@firstanalysis.com. Again, we sincerely regret any concern this incident may cause.

Sincerely,

Dave Leshuk

Dave Loshul

## INFORMATION ABOUT IDENTITY THEFT PROTECTION



<<Full Name>>
Enter your Activation Code: <<Activation Code>>
Enrollment Deadline: <<Enrollment Deadline>>

# Equifax Credit Watch<sup>TM</sup> Gold

\*Note: You must be over age 18 with a credit file to take advantage of the product

## **Key Features**

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications<sup>1</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>

# **Enrollment Instructions**

# Go to www.equifax.com/activate

Enter your unique Activation Code of << Activation Code >> then click "Submit"

### 1. Register:

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4

# 2. Create Account:

Enter your email address, create a password, and accept the terms of use.

# 3. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

### 4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

### You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers personal information is at risk of being traded. <sup>2</sup>The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. <sup>3</sup>Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com <sup>4</sup>The Identity Thefi Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company,

# ADDITIONAL INFORMATION

• Review Accounts and Credit Reports: You can regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a>, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

You should remain vigilant with respect to reviewing your account statements and credit reports, and you should promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding and protecting against identity theft. The FTC can be reached at: Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft.

**For Iowa Residents:** You may report suspected incidents of identity theft to local law enforcement or contact the Iowa Office of the Attorney General: Iowa Office of the Attorney General, Consumer Protection Division, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319, 515-281-6771, <a href="https://www.iowaattorneygeneral.gov/for-consumers/">https://www.iowaattorneygeneral.gov/for-consumers/</a>.

**For Maryland Residents:** 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, <a href="www.oag.state.md.us">www.oag.state.md.us</a>.

**For New York Residents**: You may also obtain information about preventing and avoiding identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <a href="https://ag.ny.gov/internet/privacy-and-identity-theft">https://ag.ny.gov/internet/privacy-and-identity-theft</a>.

**For North Carolina Residents**: You may also obtain information about preventing and avoiding identity theft from 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, <a href="https://www.ncdoj.gov">www.ncdoj.gov</a>.

For Oregon Residents: You may also report suspected identity theft to local law enforcement, including the Oregon Office of the Attorney General: Oregon Office of the Attorney General, Consumer Protection, 1162 Court St. NE, Salem, OR 97301, 1-877-877-9392, <a href="https://www.doj.state.or.us/consumer-protection/id-theft-data-breaches/data-breaches/">https://www.doj.state.or.us/consumer-protection/id-theft-data-breaches/data-breaches/</a>.

**For Rhode Island Residents**: By law, you have a right to obtain a police report filed relating to these incidents (if any), and if you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. You may contact the Rhode Island Attorney General at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, www.riag.ri.gov.

• Security Freezes and Fraud Alerts: You have a right to place a security freeze on your credit report at no cost, 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. You may request that a freeze be placed on your credit report by calling the numbers of the credit reporting agencies specified below, sending a request to the credit reporting agencies' addresses specified below by certified mail, overnight mail or regular stamped mail, or by visiting the website addresses of the credit reporting agencies below.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements. Please contact the three major credit reporting companies as specified below to find out more information about placing a security freeze on your credit report.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-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 7 years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the addresses or toll-free numbers listed below.

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the following national credit reporting agencies:

Equifax (www.equifax.com)
General Contact:
P.O. Box 740241, Atlanta, GA 30374
800-685-1111
Fraud Alerts and Security Freezes:
P.O. Box 740256, Atlanta, GA 30374

Experian (www.experian.com)
General Contact:
P.O. Box 2104, Allen, TX 75013
888-397-3742
Fraud Alerts and Security Freezes:
P.O. Box 9556, Allen, TX 75013

TransUnion (www.transunion.com)
General Contact, Fraud Alerts
and Security Freezes:
P.O. Box 2000, Chester, PA 19022
800-916-8800