

**Cardi's**

FURNITURE & MATTRESSES

P.O. Box 989728

West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>

<<Address1>>

<<Address2>>

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

<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

March 10, 2025

Subject: Notice of Data <<Variable Text 1: Security Incident/Breach>>

Dear <<First Name>> <<Last Name>>:

We are writing to inform you of the recent data security incident experienced by Cardi's Department Store Inc. ("Cardi's") that may have affected your personal information. Cardi's takes the privacy and security of all personal information within its possession seriously. Please read this letter carefully as it contains information regarding the incident and steps that you can take to help protect your personal information.

**What Happened.** On September 30, 2024, Cardi's identified suspicious activity on its network disrupting access to certain of its systems. Upon learning of this activity, Cardi's immediately took steps to secure its network and engaged digital forensics specialists to assist with the investigation and determine whether sensitive information may have been accessed or acquired during the incident. Through the investigation, it was discovered that certain files may have been accessed or acquired without authorization. Following this confirmation, Cardi's conducted a comprehensive review of the potentially affected data and on February 6, 2025, we determined that personal information belonging to certain individuals, including you, may have been impacted in connection with this incident. Cardi's then worked diligently to effectuate notification to potentially affected individuals. Please note that Cardi's has no evidence of the misuse or attempted misuse of any potentially accessed information.

**What Information Was Involved.** The information that may have been accessed in connection with this incident included your name and <<Variable Text 2: Data Elements>>.

**What We Are Doing.** As soon as Cardi's discovered this incident, Cardi's took the steps described above and implemented measures to enhance security and minimize the risk of a similar incident occurring in the future. Cardi's also notified the Federal Bureau of Investigation and will cooperate with any resulting investigation.

Although Cardi's has no evidence of the misuse of any information as a result of this incident, Cardi's is also offering you complimentary identity protection services through IDX, a leader in consumer identity protection. These services include <<12/24>> months of credit monitoring, dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully managed identity theft recovery services. To receive credit monitoring services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. You can enroll in the IDX services by calling 1-877-819-4972 or by going to <https://app.idx.us/account-creation/protect> and using the following Enrollment Code: <<ENROLLMENT>>. Please note the deadline to enroll is June 10, 2025.

1 Furniture Way, Swansea, Massachusetts 02777

**What You Can Do.** Cardi's urges you to always take steps to avoid identity theft. Review your account statements, credit reports, and other data. Look for errors or suspicious items and report them right away. You can follow the recommendations on the enclosed "Steps You Can Take to Help Protect Your Information" for more information. Cardi's also encourages you to enroll in the complimentary monitoring services being offered to you through IDX by using the enrollment information provided.

**For More Information.** Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call 1-877-819-4972 Monday through Friday from 9:00 am to 9:00 pm Eastern Time, excluding U.S. holidays.

Please know that Cardi's takes this matter very seriously and deeply regrets any worry or inconvenience that this may cause you.

Sincerely,

*Cardi's Department Store Inc.*

## Steps You Can Take to Help Protect Your Personal Information

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (the “FTC”).

**Copy of Credit Report:** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

**Equifax**  
P.O. Box 105851  
Atlanta, GA 30348  
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 2000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at [www.annualcreditreport.com](http://www.annualcreditreport.com).

**Security Freeze:** You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

**Federal Trade Commission**  
600 Pennsylvania Ave, NW  
Washington, DC 20580  
[consumer.ftc.gov](http://consumer.ftc.gov)  
877-438-4338

**Maryland Attorney General**  
200 St. Paul Place  
Baltimore, MD 21202  
[www.marylandattorneygeneral.gov/Pages/CPD](http://www.marylandattorneygeneral.gov/Pages/CPD)  
888-743-0023

**Oregon Attorney General**  
1162 Court St., NE  
Salem, OR 97301  
[www.doj.state.or.us/consumer-protection](http://www.doj.state.or.us/consumer-protection)  
877-877-9392

**California Attorney General**  
1300 I Street  
Sacramento, CA 95814  
[www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy)  
800-952-5225

**New York Attorney General**  
The Capitol  
Albany, NY 12224  
800-771-7755  
[ag.ny.gov](http://ag.ny.gov)

**NC Attorney General**  
9001 Mail Service Center  
Raleigh, NC 27699  
[ncdoj.gov/protectingconsumers/](http://ncdoj.gov/protectingconsumers/)  
877-566-7226

**Kentucky Attorney General**  
700 Capitol Avenue, Suite 118  
Frankfort, Kentucky 40601  
[www.ag.ky.gov](http://www.ag.ky.gov)  
502-696-5300

**NY Bureau of Internet and Technology**  
28 Liberty Street  
New York, NY 10005  
[www.dos.ny.gov/consumerprotection/](http://www.dos.ny.gov/consumerprotection/)  
212.416.8433

**Washington D.C. Attorney General**  
400 S 6th Street, NW  
Washington, DC 20001  
[oag.dc.gov/consumer-protection](http://oag.dc.gov/consumer-protection)  
202-442-9828

**Rhode Island Attorney General**

150 South Main Street

Providence, RI 02903

[www.riag.ri.gov](http://www.riag.ri.gov)

401-274-4400

There were 4,141 affected individuals  
residing in Rhode Island.

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit [www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf).