

Postal Endorsement Line

<<Full Name>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<City>>, <<State>> <<Zip>>>
<<Country>>

<<Date>>

## Dear <<Full Name>>:

\*\*\*Postal IMB Barcode

Forum Communications Company ("Forum" or "we") is contacting you to provide notice of a recent event that involved some of your personal information. Importantly, we have no evidence that information involved in this event has been used for identity theft or fraud. Nevertheless, we want to make you aware of the incident and the steps we have taken to address it.

What Happened? We recently learned that an unauthorized party gained access to certain of our computer systems. Upon discovering this, we promptly launched an investigation. Based on the results of the investigation, we believe the unauthorized party had access to certain Forum systems between January 14, 2025 and January 31, 2025 and acquired copies of some files on our network during that time.

**What Information Was Involved?** We reviewed the contents of the files that the investigation indicated were acquired. This review concluded that, among those files, there were some that contained your << Breached Elements>>.

What We Are Doing. In additional to the actions described above, we are taking steps to reduce the risk of this type of incident occurring in the future. Also, although we have no evidence that information involved in this incident has been used for identity theft or fraud, we have arranged for you to enroll in a complimentary, one-year membership of Experian IdentityWorks<sup>SM</sup> Credit 3B, if you would like to do so. This product helps enrollees detect possible misuse of their personal information and provides identity protection services focused on prompt identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you. For more information, including instructions on how to activate your complimentary membership, please refer to the additional information enclosed.

What You Can Do. We are providing this notification for your information, and there is no action you are required to take. However, if you feel it is appropriate, you can enroll in the complimentary credit monitoring included in this letter, and/or review the *Additional Information* page we have enclosed, which provides some general reference information around protecting personal information.

**For More Information.** If you need further information or assistance, please call 1-855-374-7046 from 9:00 a.m. to 9:00 p.m. EST, Monday through Friday.

Sincerely,

Forum Communications Company

## ACTIVATE YOUR COMPLIMENTARY CREDIT MONITORING IN THREE EASY STEPS:

- 1. ENROLL by: << Enrollment Deadline>> (Your code will not work after this date.)
- 2. VISIT the Experian IdentityWorks website <a href="https://www.experianidworks.com/3bcredit">https://www.experianidworks.com/3bcredit</a> or CALL Experian's customer care team to enroll at 877-288-8057
- 3. PROVIDE the Activation Code: <<Activation Code>>

If you have questions about the product or need assistance with identity restoration, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number << Engagement Number>> as proof of eligibility.

## ADDITIONAL DETAILS REGARDING YOUR EXPERIAN IDENTITYWORKS<sup>SM</sup> CREDIT 3B MEMBERSHIP:

This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft. You have access to the following features once you enroll:

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

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

Enrolling in this product will **not** hurt your credit score.

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

<sup>\*\*</sup> 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.

## **Additional Important Information**

As a precautionary measure, individuals should remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing their account statements and monitoring 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 should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

The FTC provides tips on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information, visit www.ftc.gov/idtheft. You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580 or 1-877-ID-THEFT (1-877-438-4338).

Credit Reports: By law, you may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies. The three national credit reporting agencies have also agreed to provide free weekly online credit reports. You can obtain your free credit report by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request P.O. Box 105281. Atlanta, GA 30348. Print a copy of the request https://www.annualcreditreport.com/manualRequestForm.action.

Alternatively, you may elect to purchase a copy of your credit report by contacting the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

 Equifax
 Experian
 TransUnion

 1-866-349-5191
 1-888-397-3742
 1-800-888-4213

 www.equifax.com
 www.experian.com
 www.transunion.com

 P.O. Box 740241
 P.O. Box 2002
 P.O. Box 1000

 Atlanta, GA 30374
 Allen, TX 75013
 Chester, PA 19016

<u>Fraud Alerts:</u> By law, you have the right to place a fraud alert on your credit report if you believe you have been, or are about to become, a victim of fraud or related crime. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the national credit reporting agencies using the contact information above. More information is available at www.annualcreditreport.com/protectYourIdentity.action.

<u>Credit and Security Freezes:</u> By law, you have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information.

Equifax Security Freeze Experian Security Freeze TransUnion Security Freeze

1-888-298-0045 1-888-397-3742 1-800-916-8800

https://www.equifax.com/personal/credit-https://www.experian.com/freeze/center.html https://www.transunion.com/credit-

 report-services/credit-freeze/
 P.O. Box 9554
 freeze

 P.O. Box 105788
 Allen, TX 75013
 P.O. Box 160

 Atlanta, GA 30348
 Woodlyn, PA 19094

<u>Iowa Residents</u>: Iowa residents can contact the Office of the Attorney general to obtain information about steps to take to avoid identity theft from the Iowa Attorney General's office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines IA 50319, 515-281-5164.

<u>Maryland Residents</u>: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <a href="http://www.marylandattorneygeneral.gov/">http://www.marylandattorneygeneral.gov/</a>.

<u>New Mexico Residents:</u> Individuals have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting <a href="https://files.consumerfinance.gov/f/documents/bcfp\_consumer-rights-summary\_2018-09.pdf">https://files.consumerfinance.gov/f/documents/bcfp\_consumer-rights-summary\_2018-09.pdf</a>, or by requesting information in writing from the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

<u>New York State Residents</u>: New York residents can obtain information about preventing identity theft from the New York Attorney General's Office at: Office of the Attorney General for the State of New York, Bureau of Consumer Frauds & Protection, The Capitol, Albany, New York 12224-0341; <a href="https://ag.ny.gov/consumer-frauds/identity-theft">https://ag.ny.gov/consumer-frauds/identity-theft</a>; (800) 771-7755.

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov.

<u>Oregon Residents</u>: Oregon residents are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the Oregon Attorney General. Oregon residents can contact the Oregon Attorney General at 1162 Court St. NE, Salem, OR 97301-4096; 503-378-4400; <a href="https://www.doj.state.or.us/">https://www.doj.state.or.us/</a>.

Rhode Island Residents: We believe that this incident affected <<RI Count>> Rhode Island residents. Rhode Island residents can contact the Office of the Attorney general at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, (401) 274-4400, <a href="https://www.riag.ri.gov">www.riag.ri.gov</a>. You have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

<u>Vermont Residents:</u> If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).

This notification was not delayed by law enforcement.