



May 21, 2025



Dear [REDACTED],

We regret to inform you that we discovered on February 27, 2025, a data incident which may have resulted in unauthorized acquisition of your personal information as the result of a cyber-attack. While we are not aware of any misuse of your information, we are providing this notice to inform you of the Incident and to call your attention to steps you may take to better protect against the possibility of identity theft and fraud, should you feel it is necessary to do so.

We sincerely apologize for any inconvenience this may cause you and assure you that we have and continue to deploy measures to avoid these kinds of incidents from happening.

What Happened?

As a result of a phishing attack, a single email account was intermittently compromised by an unknown external third party between January 10 and February 27, 2025.

What Information Was Involved?

The elements of personal information involved included **[name, drivers' license, and Social Security number]**.

What We Are Doing?

Upon learning of the incident, we took prompt steps to secure our systems and investigate the incident, which included engaging a forensic services company. We then conducted a detailed and thorough review of the emails and files that may have been compromised to determine the individuals and data affected. Upon discovering that personal information may have been compromised, we identified our legal obligation and began to arrange for notification of potentially affected individual as soon as possible, which included, preparing this letter and the attached sheet that describes steps you can take to protect your identity, credit and personal information.

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

** 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.

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 12 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 12-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by August 4, 2025 by 11:59 pm UTC (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your activation code: [REDACTED]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team by August 4, 2025 at 1-877-288-8057 Monday – Friday, 8 am – 8 pm Central Time (excluding major U.S. holidays). Be prepared to provide engagement number B145989 as proof of eligibility for the Identity Restoration services by Experian.

Additional Information About Experian IdentityWorks. A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

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

What You Can Do?

The attached sheet describes steps you can take to protect your identity, credit and personal information. We also recommend you enroll in the ID theft resolution and credit monitoring services described above.

For More Information?

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Again, we apologize for this situation. We work hard to treat all personal information in a confidential manner and are proactive in the careful handling of such information. We continue to assess and modify our privacy and data security policies and procedures to prevent similar situations from occurring. Unauthorized accesses to personal information are difficult to prevent in all instances, however, we will be reviewing our systems and making improvements where we can to minimize the chances of this happening again. This includes reviewing how we store information, how we train employees, and related safeguards.

If you have questions you should call me at 406-894-2121, or email me at vince@schevecklaw.com.

Sincerely,

Vince Salminen, Esq.
Partner

PLEASE SEE ATTACHED FOR ADDITIONAL INFORMATION

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What You Should Do To Protect Your Personal Information

We recommend you remain vigilant and consider taking one or more of the following steps to protect your personal information:

- We recommend you closely monitor your financial accounts and access resources concerning identity theft, such as information the Internal Revenue Services has published at: <http://www.irs.gov/Individuals/Identity-Protection>, and well as <https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft>.
- Contact the nationwide credit-reporting agencies as soon as possible to:
 - Add a fraud alert statement or security freeze to your credit file at all three national credit-reporting agencies: Equifax, Experian, and TransUnion. You only need to contact one of the three agencies listed below; your request will be shared with the other two agencies. This fraud alert will remain on your credit file for 90 days.
 - Remove your name from mailing lists of pre-approved offers of credit for approximately six months.
 - Obtain a free copy of your credit report by going to www.annualcreditreport.com.

Equifax
P.O. Box 740256
Atlanta, GA 30374
(800) 525-6285
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com/consumer

TransUnion
P.O. Box 2000
Chester, PA 19022
(800) 888-4213
www.transunion.com

- Please review all bills and credit card statements closely to determine whether you have been charged for items you did not contract for or purchase. Review all of your bank account statements frequently for checks, purchases, or deductions not made by you. Note that even if you do not find suspicious activity initially, you should continue to check this information periodically since identity thieves sometimes delay their use of stolen personal information.
- The Federal Trade Commission ("FTC") offers consumer assistance and educational materials relating to identity theft, privacy issues, and how to avoid identity theft. You may also obtain information about fraud alerts and security freezes from the consumer reporting agencies, your state Attorney General, and the FTC. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General, and/or the Federal Trade Commission ("FTC"). You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC at 1-877-IDTHEFT (1-877-438-4338), or www.ftc.gov/idtheft. The mailing address for the FTC is: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580.

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