**BARNARD** People building for People. Return Mail Processing Center P.O. Box 6336 Portland, OR 97228-6336

<<Mail ID>> <<Name 1>> <<Address 1>> <<Address 2>> <<Address 3>> <<Address 4>> <<Address 5>> <<City>><<State>><<Zip>>

<<Date>>

## **RE: NOTICE OF DATA BREACH**

#### Dear <</Name 1>>:

Barnard Construction Company, Inc. ("Barnard") writes to make you aware of a recent incident that may affect the privacy of certain personal information. We write to provide you with information about this incident, steps we are taking in response, and steps you can take to better protect against the possibility of identity theft or fraud, should you feel it appropriate to do so.

**What Happened?** On March 25, 2019, we discovered that two (2) password-protected laptops were stolen from a Barnard trailer. Upon learning of this incident, we immediately commenced an investigation into the nature and the scope of the incident. Barnard undertook a lengthy and labor-intensive process to identify the personal information contained on the devices. While the investigation was unable to confirm whether any information contained on the devices was accessed, Barnard is notifying you in an abundance of caution because we have confirmed that your information was present on the devices.

**What Information Was Involved?** Barnard was unable to confirm whether your information was actually accessed. However, our investigation confirmed that the information present on the devices at the time of the theft included your <<Data Elements1>>.

What We Are Doing. We take the security of personal information in our care very seriously. We have security measures in place to protect information in our care and we continue to assess and update our security measures and training to our employees to safeguard the privacy and security of information in our care. This incident has been reported to law enforcement, certain state regulators, and Attorneys General.

While we have no evidence to date of any actual or attempted misuse of information potentially stored on the devices, in an abundance of caution, we are offering you access to twelve (12) months of credit monitoring and identity restoration services from TransUnion through Epiq at no cost to you.

What You Can Do. You can review the enclosed "Steps You Can Take to Protect Your Information," which includes guidance on steps you can take to better protect against the possibility of fraud and identity theft. You can also enroll in the credit monitoring services we are offering at no cost to you. Instructions on how to enroll are contained in the enclosed "Steps You Can Take to Protect Your Information."

**For More Information.** If you have questions or concerns that are not addressed in this notice letter, you may call the dedicated call center we have established regarding this incident at 1-855-940-0842. The call center is available Monday through Friday, 8:00 a.m. to 8:00 p.m. CT, excluding U.S. holidays. Barnard can be reached by mail at: 701 Gold Avenue, Bozeman, MT 59715.

Again, we take this incident seriously and sincerely regret any inconvenience or concern this incident has caused you. We will continue to monitor the situation and if we find anything alarming, we will take immediate action and let you know.

Regards,

Jim Tilleman

Jim Tilleman Chief Financial Officer Barnard Construction Company, Inc.

## **STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION**

#### **Enroll in Credit Monitoring**

As a safeguard, we have arranged for you to enroll, <u>at no cost to you</u>, in an online credit monitoring service (*my*TrueIdentity) for one year provided by TransUnion Interactive, a subsidiary of TransUnion<sup>®</sup>, one of the three nationwide credit reporting companies.

### How to Enroll: You can sign up online or via U.S. mail delivery.

- To enroll in this service, go to the *my*TrueIdentity website at <u>www.MyTrueIdentity.com</u> and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the six-digit telephone passcode <<**Insert static 6-digit Telephone Pass Code**>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **<<Enrollment Deadline>>**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

# ADDITIONAL DETAILS REGARDING YOUR 12-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score.
- The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

#### **Monitor Your Accounts**

<u>Credit Reports</u>. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit <u>www.annualcreditreport.com</u> or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

<u>Fraud Alerts</u>. At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your 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 seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud

TransUnion P.O. Box 160 Woodlyn, PA 19094 1-800-680-7289 www.transunion.com/fraud Equifax P.O. Box 105069 Atlanta, GA 30348 1-888-766-0008 www.equifax.com/personal/ credit-report-services <u>Security Freeze</u>. You also have the right to place a "security freeze" on your credit report, 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. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian	TransUnion	Equifax
P.O. Box 9554	P.O. Box 2000	P.Ô. Box 105788
Allen, TX 75013	Chester, PA 19016	Atlanta, GA 30348-5788
1-888-397-3742	1-888-909-8872	1-800-685-1111
www.experian.com/freeze	www.transunion.com/credit-freeze	www.equifax.com/personal/
-		credit-report-services

In order to request a security freeze, you will need to provide the following information:

- 1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
- 5. Proof of current address, such as a current utility bill or telephone bill;
- 6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.);
- 7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

<u>Additional Information</u>. You can further educate yourself regarding identity theft, security freezes, fraud alerts, and the steps you can take to protect yourself against identity theft and fraud by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can 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 encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be promptly reported to law enforcement, the Federal Trade Commission, and your state Attorney General. This notice has not been delayed as the result of a law enforcement investigation.

**For New Mexico residents**, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.