



Return mail will be processed by: IBC
PO Box 847
Holbrook, NY 11741

[NAME]
[STREET ADDRESS]
[CITY], [STATE] [ZIP]

February 22, 2023

Dear [Name]:

Carefree of Colorado (“Carefree” or the “Company”) values its workforce and is committed to protecting your personal information. Unfortunately, we are writing to inform you of an information security incident, and to share with you the steps that we are taking in response. We want to make clear at the outset that we have no reason to believe that your personal information has been misused as a result of this incident. We are notifying you as a precautionary step and because we believe it important to be transparent with you about any incident involving your personal information.

Carefree experienced outages to its network and computer systems on April 27, 2022, as a result of a ransomware attack. Upon discovering the incident, the Company—with the assistance of a leading third-party cybersecurity firm—immediately worked to secure its servers. Instead of giving into a ransomware demand from the unauthorized third party, we worked as quickly as possible to restore the Company’s systems from the latest secure backup.

The Company also conducted a comprehensive investigation into the security incident with the help of external forensic investigators. Ultimately, this investigation could not rule out the possibility that the unauthorized third party had acquired some Company information. The Company then carefully reconstructed the potentially compromised files from back-ups and reviewed the files to determine which documents could contain personal information. Upon identifying these documents, the Company hired a specialized security incident review firm to manually review them for personal information and affected individuals. We received the initial list of individuals on January 23, 2023, and then reviewed thoroughly to identify each person and their mailing address.

Regrettably, this review found personal information about you in the potentially compromised documents including the following: name, [Categories of Personal Information Involved]. **Again, please note that we have no information indicating that your personal information has actually been taken or otherwise misused.**

Out of an abundance of caution, the Company is offering you two years of identity protection services, at no cost to you, through Experian, one of the three nationwide credit bureaus. Your two-year membership in Experian’s IdentityWorksSM product provides identity restoration services, fraud detection tools, dark web monitoring, and other benefits, which include monitoring your credit file at Experian.

Starting today, you can call Experian's identity restoration agents to assist you to investigate and resolve any incidents of fraud. You may take advantage of this benefit, at any time, until May 31, 2025 by calling Experian at 1-877-890-9332. No enrollment or activation is necessary. The terms and conditions for identity restoration are located at: www.ExperianIDWorks.com/restoration.

While identity restoration is immediately available to you, we also encourage you to activate the fraud detection tools available through IdentityWorks. This product provides you with identity detection, credit monitoring, and resolution of identity theft.

If you wish to enroll in IdentityWorks, you will need to do the following:

1. **Visit** the IdentityWorks web site: <https://www.experianidworks.com/plus> or call 1-877-890-9332 to enroll and provide Engagement Number: **[NUMBER]**.
2. **PROVIDE** your Activation Code: **[CODE]**.

Enrollment Deadline: May 31, 2023 (your Activation Code will not work after this date).

If you have any questions concerning IdentityWorks, or if you prefer to enroll over the phone for delivery of your membership via U.S. mail, please call Experian at 1-877-890-9332. Be prepared to provide Engagement Number **[NUMBER]** as proof of eligibility for the identity protection product by Experian.

In addition to the offer of IdentityWorks, we have included with this letter additional information on steps you can take to protect the security of your personal information. We urge you to review this information carefully.

Carefree has already taken steps to prevent a recurrence during the process of restoring its systems, including new organizational policies and technical controls. We also continue to review our existing information security safeguards to identify additional ways to enhance them. We have reported this incident to law enforcement, and we will cooperate in any investigation.

The Company regrets this incident and any inconvenience it may cause you. Should you have any questions or concerns regarding this incident, please do not hesitate to contact our call center at (866) 884-6383 between 7 A.M. and 3 P.M. (MST) / 9 A.M. and 5 P.M. (EST), Monday through Friday.

Sincerely,



Eric Cannon
President
Carefree of Colorado

Steps To Protect The Security Of Your Personal Information

By taking the following steps, you can help reduce the risk that your personal information may be misused.

1. Enroll in IdentityWorks. You must personally activate identity monitoring for it to be effective. The notice letter contains instructions and information on how to activate your IdentityWorks membership. Experian's IdentityWorks product will provide the following:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only¹.
- **Credit Monitoring:** Actively monitors your credit files at Experian for indicators of fraud.
- **Identity Restoration:** Identity restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Dark Web Surveillance:** Daily scans of over 600,000 web pages to detect if your information is stolen.
- **Experian IdentityWorks ExtendCARE:** You will receive the same high level of identity restoration support even after your IdentityWorks membership expires.
- **\$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Please direct questions about the IdentityWorks product to Experian. A credit card is not required for enrollment in IdentityWorks. Enrollment in IdentityWorks will not affect your credit score. The Terms and Conditions for this offer are located at: www.ExperianIDWorks.com/restoration.

2. Review your credit reports. You can receive free credit reports by placing a fraud alert. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three national credit bureaus. Until December 31, 2023 however, you are entitled to a free copy of your credit report from each of the three national credit bureaus once a week. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. Errors in this information may be signs of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected.

3. Review your account statements. You should carefully review for suspicious activity the statements that you receive from credit card companies, banks, utilities, and other services.

4. Remain vigilant and respond to suspicious activity. If you receive an e-mail or mail alert from Experian, contact an IdentityWorks identity resolution agent toll-free at 1-877-890-9332 or visit www.ExperianIDWorks.com/restoration for additional information. You should consider changing your username, passwords, security questions, and security answers to your online accounts. If you notice suspicious activity on an account statement, report it to your credit card company or service provider and consider closing the account. You should also consider reporting such activity to the Company, your local police department, your state's attorney general, and the Federal Trade Commission.

5. You have the right to place a “security freeze” on your credit report. A security freeze will prohibit a consumer reporting agency from releasing information in your credit file without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. Please understand that placing a security freeze on your credit file may delay, interfere with, or prevent the timely approval of any subsequent request or application you make for a new loan, mortgage, or any other account involving the extension of credit.

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.

¹Offline members will be eligible to call for additional reports quarterly after enrolling.

²The 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 place a security freeze on your credit file, contact the three nationwide credit bureaus, listed below. You will need to provide appropriate proof of your identity to the credit bureau, which will include your name, address, date of birth, Social Security number, and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze. There is no charge to place a security freeze.

The contact information for all three credit bureaus is as follows:

Equifax
P.O. Box 105788
Atlanta, GA 30348
1-888-298-0045
www.equifax.com

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

TransUnion
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com

6. Consider placing a fraud alert with one of the three nationwide credit bureaus. You can place an initial fraud alert by contacting one of the three nationwide credit bureaus listed above. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit bureaus listed above. As soon as that bureau processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

An initial fraud alert stays in your file for at least one year. To place this alert, a credit bureau will require you to provide appropriate proof of your identity, which may include your Social Security number. If you are the victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years.

An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide credit bureaus listed above. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address.

7. Additional Information. You may obtain information about fraud alerts and security freezes and additional information about steps you can take to avoid identity theft from the following: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; <http://www.ftc.gov/idtheft/>; (877) IDTHEFT (438-4338).

Massachusetts Residents: Massachusetts law gives you the right to report this incident to the police in the county where you reside and to receive a police incident report within 24 hours of filing.

New York Residents: You can obtain information from your state's Attorney General Office about steps you can take to prevent identity theft.

Office of the Attorney General
The Capitol
Albany, NY 12224-0341
1-800-771-7755
www.ag.ny.gov

North Carolina Residents: You can obtain information from your state's Attorney General Office about steps you can take to prevent identity theft.

North Carolina Office of the Attorney General
Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226 (within North Carolina)
1-919-716-6000 (outside of North Carolina)
www.ncdoj.gov