Certified Title Corporation
P.O. Box 3923
Syracuse, NY 13220

NAME
ADDRESS

March 23, 2022

Re: Important Notice Regarding Possible Disclosure of Private Information

Dear Mr./Mrs.:

I am writing to inform you about a recent IT incident that may affect the security of your personal information. Certified Title Corporation is a licensed title agent that used a company called Cloudstar as its cloud hosting services provider. Cloudstar had an IT incident. At present, there is no evidence that any of the personal information on Cloudstar's system was misused in any way. However, in an abundance of caution, we want to notify you of the IT incident and offer you the resources discussed below. We take this incident seriously, and as such, are providing you with information and access to resources so that should you feel it is appropriate to do so, you can protect your personal information.

What Happened? On July 16, Cloudstar, one of the largest providers of IT security solutions and cloud hosting services to the U.S. title insurance industry, experienced a malicious ransomware attack. As a result of Cloudstar's ransomware attack, hundreds of title companies, including Certified Title, were left completely locked out of their IT environments and digital information. Upon discovery, - Certified Title immediately secured its environment and launched an investigation to determine the scope and extent of Cloudstar's breach on any of Certified Title's information. Unfortunately, Cloudstar was not immediately forthcoming with this information, and there was no mechanism by which Certified Title could retrieve the information independently. Inevitably, on October 11, 2022, Cloudstar wrote a letter to Certified Title stating that some of the Cloudstar's information was exfiltrated in the breach. Certified Title demanded that Cloudstar review the exfiltrated data and notify any affected person, but Cloudstar refused. Accordingly, Certified Title requested a copy of the exfiltration data, so that Certified Title could notify any affected persons. Cloudstar did not comply with Certified Title's request until December 15, 2021. Immediately upon retrieval, Certified Title began its ingestion and review of the documents. On January 26, 2022, the investigation confirmed that Cloudstar's breach caused Personal Information to be leaked onto the dark web. The Certified Title analyzed the information provided by Cloudstar and it was determined that the leaked data contained your personal information.

What Information Was Involved? The data that was subject to unauthorized access was different in individual cases, however, in general the data may have contained names, mailing addresses, telephone numbers, date of birth, Social Security number, and, in some instances, driver's license number, and/or credit card/financial account numbers.

What Are We Doing? We take the security of sensitive information very seriously. Upon discovery of this incident, Certified Title immediately secured its systems and took all possible steps to secure personal information. Cloudstar has stated that the problem has been remediated and that their IT systems are operating securely. In addition to conducting a thorough investigation into the incident with the help of a qualified third-

party specialists, we implemented additional safeguards and security measures to enhance the privacy and security of information in our systems.

We also want to make sure you have the information you need so that you can take steps to help protect yourself and your identity. We encourage you to remain vigilant and to regularly review and monitor relevant account statements and credit reports and report suspected incidents of identity theft to local law enforcement, your state's Attorney General, or the Federal Trade Commission (the "FTC"). We have included more information on these steps in this letter.

Complimentary Identity Protection and Credit Monitoring Services

Because of the potential release of private information, we are offering you services provided by Cyberscout, a company specializing in fraud assistance and remediation services.

Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday, excluding holidays. Please call the help line 1-844-517-0763 and supply the fraud specialist with your unique code listed below. To extend these services, enrollment in the monitoring services described below is required.

Additionally, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score/Cyber Monitoring*** services at no charge for twelve months from the date of enrollment.

Upon your completion of the enrollment process, you will have access to the following features:

- Access to a credit report with credit score. A credit report is a snapshot of a consumer's financial history and primary tool leveraged for determining credit-related identity theft or fraud.
- Credit monitoring alerts with email notifications to key changes on a consumer's credit file. In today's virtual world, credit alerts are a powerful tool to protect against identity theft, enable quick action against potentially fraudulent activity, and provide overall confidence to potentially impacted consumers.
- Dark Web Monitoring to provide monitoring of surface, social, deep, and dark websites for potentially exposed personal, identity and financial information in order to help protect consumers against identity theft.
- Identity theft insurance of up to $1,000,000 in coverage to protect against potential damages related to identity theft and fraud
- Assistance with reading and interpreting credit reports for any possible fraud indicators.
- Assistance with answering any questions individuals may have about fraud.

How do I enroll for the free services?

To enroll in Credit Monitoring* services at no charge, please log on to **https://www.myidmanager.com** and follow the instructions provided. When prompted please provide the following unique code to receive services: **l0k9irhr5pfk.** In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

The enrollment requires an internet connection and an email account, and services may not be available to minors under the age of 18 years of age. When signing up for monitoring services, you may be asked to verify personal information for our own protection to confirm your identity.

Again, this protection is being offered at no cost to you, but you must use Cyberscout's website (included above) to activate your protection.

What Else Can You Do? In addition to enrolling in the complimentary credit monitoring services being offered, you can review the enclosed *Steps You Can Take to Protect Your Information* for additional information on how to protect against identify theft and fraud.

On behalf of Certified Title, we are genuinely sorry this incident occurred and apologize for any inconvenience this matter may cause you. We can assure you that we are doing everything we can to protect you and your information, now and in the future. If you have questions about this notice or this incident, or require further assistance, you can reach us at 1-844-517-0763 between the hours of 8:00 a.m. and 8:00 p.m. (ET), excluding holidays. Representatives are available for 90 days.

Sincerely,

Stephen Millstein, President

STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

ADDITIONAL RESOURCES

Fraud Alert Information

Whether or not you enroll in credit monitoring, we recommend that you place a "Fraud Alert" on your credit file. Fraud Alert messages notify potential credit grantors to verify your identification before extending credit in your name in case someone is using your information without your consent. A Fraud Alert can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. Call only one of the following three nationwide credit reporting companies to place your Fraud Alert: TransUnion, Equifax, or Experian. As soon as the credit reporting company confirms your Fraud Alert, they will also forward your alert request to the other two nationwide credit reporting companies so you do not need to contact each of them separately. The contact information for the three nationwide credit reporting companies is:

Equifax	TransUnion	Experian
PO Box 740256	PO Box 2000	PO Box 9554
Atlanta, GA 30374	Chester, PA 19016	Allen, TX 75013
www.equifax.com	www.transunion.com/fraud	www.experian.com
1-800-525-6285	1-800-680-7289	1-888-397-3742

Free Credit Report Information

Under federal law, you are also entitled to one free credit report once every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or make a request online at www.annualcreditreport.com.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the Federal Trade Commission (FTC) at www.identitytheft.gov or at 1-877-ID-THEFT (1-877-438-4338), 600 Pennsylvania Ave, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. Also visit the FTC's website at www.ftc.gov/idtheft to review their free identity theft resources such as their comprehensive step-by-step guide "*Identity Theft - A Recovery Plan*".

Security Freeze Information

You can request a "Security Freeze" on your credit file by sending a request in writing, by mail, to each of the three nationwide credit reporting companies. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. When a Security Freeze is added to your credit report, all third parties, such as credit lenders or other companies, whose use is not exempt under law will not be able to access your credit report without your consent. The Security Freeze may delay, interfere with or prohibit the timely approval of any subsequent request or application you make that involves access to your credit report. This may include, but is not limited to, new loans, credit, mortgages, insurance, rental housing, employment, investments,

licenses, cellular phone service, utility service, digital signature service, Internet credit card transactions and extension of credit at point of sale. There may be a fee for placing, temporarily lifting, or removing a Security Freeze with each of the nationwide consumer reporting companies, although that fee is waived if you send the credit reporting company proof of eligibility by mailing a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

To place a Security Freeze on your credit files at all three nationwide credit reporting companies, write to the addresses below and include the following information:

Equifax Security Freeze PO Box 105788 Atlanta, GA 30348 http://www.freeze.equifax.com 1-800-349-9960	TransUnion Security Freeze PO Box 160 Woodlyn, PA 19094 http://transunion.com/freeze 1-888-909-8872	Experian Security Freeze PO Box 9554 Allen, TX 75013 http://experian.com/freeze 1-888-397-3742

- Your full name (first, middle, last including applicable generation, such as JR., SR., II, III, etc.)
- Your Social Security Number
- Your date of birth (month, day and year)
- Your complete address including proof of current address, such as a current utility bill, bank or insurance statement or telephone bill
- If you have moved in the past 2 years, give your previous addresses where you have lived for the past 2 years
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- Include applicable fee. Call or visit each of the credit reporting company websites listed above for information on fees for Security Freeze services. Forms of payment are check, money order, or credit card (American Express, Discover, MasterCard and Visa), or a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

Within 5 business days of receiving your request for a security freeze, the consumer credit reporting company will provide you with a personal identification number (PIN) or password to use if you choose to remove the freeze on your consumer credit report or to authorize the release of your consumer credit report to a specific party or for a specified period of time after the freeze is in place.

Additional Information for residents of the following states:

California: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

Connecticut: You may contact and obtain information from your state attorney general at: *Connecticut Attorney General's Office*, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag

District of Columbia: You may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 441 4th Street, NW, Washington, DC 20001, 1-202-727-3400, www.oag.dc.gov

Kentucky: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601**,** www.ag.ky.gov, Telephone: 1-502-696-5300.

Maryland: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us

Massachusetts: Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html

New Mexico: 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. You can review your 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.

New York: You may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection,* One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, http://www.dos.ny.gov/consumerprotection; and *New York State Office of the Attorney General,* The Capitol, Albany, NY 12224-0341, 1-800-771-7755, https://ag.ny.gov

North Carolina: You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov

Oregon: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

Rhode Island: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400

West Virginia: You have the right to ask that nationwide consumer reporting agencies place fraud alerts in your file to let potential creditors and others know that you may be a victim of identity theft, as described above. You also have a right to place a security freeze on your credit report, as described above.