



<<First Name>> <<Last Name >>

<<Address 1>>

<<Address 2>>

<<City>>, <<State>> <<Zip>>

<<Date>>

Dear <<First Name>> <<Last Name >>:

Laborers International Union of North America Local 1098 (“LIUNA Local 1098”) writes to notify you of a recent incident that may impact the privacy of certain information provided to us. We take this incident very seriously and are providing you information about the incident, our response, and steps you can take to protect your information.

**What Happened:** On April 27, 2022, we discovered unusual activity in an employee’s email account. We immediately began an investigation, which included working with third-party specialists to determine the nature and scope of the activity. The investigation determined there was unauthorized access to the email account between February 27, 2022 and April 27, 2022. While we have no reason to believe any information was misused as a result of this incident, our investigation could not rule out access to certain information contained in the account. Therefore, in an abundance of caution, we reviewed the account to determine the type of information contained therein and to whom the information related. On July 5, 2022, we completed our review and began confirming address information for potentially impacted individuals.

**What Information Was Involved:** The information in the affected email account included your name in combination with the following: [variable text 1].

**What We Are Doing:** In response to this incident, we changed email account passwords and reviewed our policies. Additionally, although we have no evidence of misuse of information as a result of this incident, we are providing you access to 12 months of credit monitoring and identity protection services at no cost to you.

**What You Can Do:** We encourage you to activate the credit monitoring and identity protection services we are making available to you. Instructions about how to enroll in these services and additional resources available to you are included in the enclosed *Steps You Can Take to Protect Your Information*.

**For More Information:** We understand you may have questions about this incident. You may contact our dedicated assistance line at 877-667-2943, Monday through Friday from 9:00 am – 9:00 pm ET (excluding major U.S. holidays), or write to us at 345 E. Morley Drive, Saginaw, MI 48601.

We sincerely regret any concern this incident may cause you. The privacy and security of information is important to us, and we will continue to take steps to protect information in our care.

Sincerely,

Brent Pilarski  
Business Manager  
LIUNA Local 1098

## STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

### Enroll in Credit Monitoring / Identity Protection

#### **Enrollment Instructions**

Go to [www.equifax.com/activate](http://www.equifax.com/activate) and enter your unique Activation Code of **<ACTIVATION CODE>** then click “Submit” and follow these 4 steps:

1. **Register:** Complete the form with your contact information and click “Continue”. If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4.
2. **Create Account:** Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:** To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:** Upon successful verification of your identity, you will see the Checkout Page. Click ‘Sign Me Up’ to finish enrolling. The confirmation page shows your completed enrollment. Click “View My Product” to access the product features.

#### **Key Features**

- Credit monitoring with email notifications of key changes to your Equifax credit report.
- Daily access to your Equifax credit report.
- WebScan notifications when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites.
- Automatic fraud alerts, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock.
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf.
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft (conditions apply).

#### **Monitor Your Accounts**

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements 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, TransUnion, Experian, and Equifax. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit 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 credit freeze 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 credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security Number;
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6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

<p><b>TransUnion</b> 1-800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a></p> <p><b>TransUnion Fraud Alert</b> P.O. Box 2000 Chester, PA 19016-2000</p> <p><b>TransUnion Credit Freeze</b> P.O. Box 160 Woodlyn, PA 19094</p>	<p><b>Experian</b> 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a></p> <p><b>Experian Fraud Alert</b> P.O. Box 9554 Allen, TX 75013</p> <p><b>Experian Credit Freeze</b> P.O. Box 9554 Allen, TX 75013</p>	<p><b>Equifax</b> 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a></p> <p><b>Equifax Fraud Alert</b> P.O. Box 105069 Atlanta, GA 30348-5069</p> <p><b>Equifax Credit Freeze</b> P.O. Box 105788 Atlanta, GA 30348-5788</p>
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### Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

*For Maryland residents*, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16<sup>th</sup> Floor, Baltimore, MD 21202; 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us). LIUNA Local 1098 may be contacted at 345 E. Morley Drive, Saginaw, MI 48601.

*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: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act

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*For New York residents*, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and [www.riag.ri.gov](http://www.riag.ri.gov). Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are [#] Rhode Island residents impacted by this incident.

*For Washington, D.C. residents*, the District of Columbia Attorney General may be contacted at 441 4<sup>th</sup> Street NW #1100, Washington, D.C. 20001; 202-727-3400, and <https://oag.dc.gov/consumer-protection>. LIUNA Local 1098 may be contacted at 345 E. Morley Drive, Saginaw, MI 48601.



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not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*For New York residents*, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and [www.riag.ri.gov](http://www.riag.ri.gov). Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are [#] Rhode Island residents impacted by this incident.

*For Washington, D.C. residents*, the District of Columbia Attorney General may be contacted at 441 4<sup>th</sup> Street NW #1100, Washington, D.C. 20001; 202-727-3400, and <https://oag.dc.gov/consumer-protection>. LIUNA Local 1098 may be contacted at 345 E. Morley Drive, Saginaw, MI 48601.



<<First Name>> <<Last Name >>

<<Address 1>>

<<Address 2>>

<<City>>, <<State>> <<Zip>>

<<Date>>

Dear <<First Name>> <<Last Name >>:

Laborers International Union of North America Local 1098 (“LIUNA Local 1098”) writes to notify you of a recent incident that may impact the privacy of certain information provided to us. We take this incident very seriously and are providing you information about the incident, our response, and steps you can take to protect your information.

**What Happened:** On April 27, 2022, we discovered unusual activity in an employee’s email account. We immediately began an investigation, which included working with third-party specialists to determine the nature and scope of the activity. The investigation determined there was unauthorized access to the email account between February 27, 2022 and April 27, 2022. While we have no reason to believe any information was misused as a result of this incident, our investigation could not rule out access to certain information contained in the account. Therefore, in an abundance of caution, we reviewed the account to determine the type of information contained therein and to whom the information related. On July 5, 2022, we completed our review and began confirming address information for potentially impacted individuals.

**What Information Was Involved:** The information in the affected email account included your name in combination with the following: [variable text 1].

**What We Are Doing:** In response to this incident, we changed email account passwords and reviewed our policies. Additionally, although we have no evidence of misuse of information as a result of this incident, we are providing you access to 12 months of credit monitoring and identity protection services at no cost to you.

**What You Can Do:** We encourage you to activate the credit monitoring and identity protection services we are making available to you. Instructions about how to enroll in these services and additional resources available to you are included in the enclosed *Steps You Can Take to Protect Your Information*.

**For More Information:** We understand you may have questions about this incident. You may contact our dedicated assistance line at 877-667-2943, Monday through Friday from 9:00 am – 9:00 pm ET (excluding major U.S. holidays), or write to us at 345 E. Morley Drive, Saginaw, MI 48601.

We sincerely regret any concern this incident may cause you. The privacy and security of information is important to us, and we will continue to take steps to protect information in our care.

Sincerely,

Brent Pilarski  
Business Manager  
LIUNA Local 1098

## STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

### Enroll in Credit Monitoring / Identity Protection

#### **Enrollment Instructions**

Go to [www.equifax.com/activate](http://www.equifax.com/activate) and enter your unique Activation Code of **<ACTIVATION CODE>** then click “Submit” and follow these 4 steps:

1. **Register:** Complete the form with your contact information and click “Continue”. If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4.
2. **Create Account:** Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:** To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:** Upon successful verification of your identity, you will see the Checkout Page. Click ‘Sign Me Up’ to finish enrolling. The confirmation page shows your completed enrollment. Click “View My Product” to access the product features.

#### **Key Features**

- Credit monitoring with email notifications of key changes to your Equifax credit report.
- Daily access to your Equifax credit report.
- WebScan notifications when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites.
- Automatic fraud alerts, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock.
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf.
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft (conditions apply).

#### **Monitor Your Accounts**

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements 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, TransUnion, Experian, and Equifax. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit 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 credit freeze 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 credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security Number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

<p><b>TransUnion</b> 1-800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a></p> <p><b>TransUnion Fraud Alert</b> P.O. Box 2000 Chester, PA 19016-2000</p> <p><b>TransUnion Credit Freeze</b> P.O. Box 160 Woodlyn, PA 19094</p>	<p><b>Experian</b> 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a></p> <p><b>Experian Fraud Alert</b> P.O. Box 9554 Allen, TX 75013</p> <p><b>Experian Credit Freeze</b> P.O. Box 9554 Allen, TX 75013</p>	<p><b>Equifax</b> 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a></p> <p><b>Equifax Fraud Alert</b> P.O. Box 105069 Atlanta, GA 30348-5069</p> <p><b>Equifax Credit Freeze</b> P.O. Box 105788 Atlanta, GA 30348-5788</p>
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### Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

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