

<<LETTERHEAD>>

<<Name, Address>>

<<insert date>>

Dear <<Name>>:

### **Notice of Breach**

D&G Dealer Services, LLC (“D&G”) is sending this letter to let you know we experienced a data incident that involved personal information we used to process your credit application for a marine or RV purchase from <<dealership name>>. This letter explains what happened, what we are doing, and who you can contact with questions. At the end of this letter, we have included precautionary measures you can take to protect yourself.

### **What Happened**

On July 4, 2022, D&G discovered it was subject to a data incident that affected some of our systems. In response, we promptly launched an investigation to identify what happened and determine whether any information may have been accessed or acquired without authorization. This investigation revealed that your personal information was impacted in connection with the incident, which is the reason for this notification.

### **What Information Was Involved**

This information may include some or all of the following: your name, address, Social Security number, date of birth, email address, and other information contained in your credit application.

### **What We Are Doing**

Upon discovering the incident, we promptly took steps to secure our network, notified the FBI and Blue Ash, Ohio police department, and engaged an expert cybersecurity firm to investigate the incident. We are working diligently to identify how this incident happened. As we move through this process, we will continue to assess our security practices and take steps, as necessary, to minimize the risk of a similar incident occurring in the future.

At this time, we have no evidence that your information has been used to commit identity theft or fraud. However, D&G takes its responsibility to safeguard your personal information seriously and we would like to offer you a complimentary twelve months online credit monitoring service, *myTrueIdentity*, provided by TransUnion Interactive. You must enroll to take advantage of this offer.

Once you are enrolled, you will be able to obtain twelve months of unlimited access to your TransUnion credit report and VantageScore® credit score by TransUnion. 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, change of address and more. The service also includes the ability to lock and unlock your TransUnion credit report online, access to identity restoration services that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

## How to Enroll

To enroll in this service

1. go to [www.mytrueidentity.com](http://www.mytrueidentity.com)
2. locate "Enter Activation Code"
3. enter the following unique 12-letter Activation Code <<Insert Unique 12-letter Activation Code>>, and
4. 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

1. call the TransUnion Fraud Response Services toll- free hotline at 1-855-288-5422
2. when prompted, enter the following 6-digit telephone pass code << Insert static 6-digit Telephone Pass Code >>, and
3. 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 *myTrueIdentity* online credit monitoring service anytime between now and <<Insert Date>>. 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 credit files at TransUnion® or an address in the United States (or its territories) and a valid Social Security number or are under the age of 18. Enrolling in this service will not affect your credit score.

If you have questions about your *myTrueIdentity* online credit monitoring benefits, need help with your online enrollment, or need help accessing your credit report, or passing identity verification, please contact the *myTrueIdentity* Customer Service Team toll-free at: 1-844-787-4607, Monday-Friday: 8am- 9pm, Saturday-Sunday: 8am-5pm Eastern time.

## What You Can Do

As with any data incident, we encourage you to remain vigilant and consider taking precautionary measures such as

- Reviewing your personal account statements;
- Monitoring free credit reports;
- Reporting suspicious activity on your accounts to the company or financial institution; and
- Immediately reporting any fraudulent activity or suspected identity theft to your local law enforcement, state attorney general, and/or the Federal Trade Commission.

You will find additional details for implementing these measures at the end of this letter.

## For More Information

We apologize for any concern this incident may cause you. Please call us at <<number>> if you have any questions.

Sincerely,

Doug Wisman  
President  
D&G Dealer Services LLC

## **Additional Actions To Help Reduce Chances Of Identity Theft**

We recommend that you consider taking one or more of the following steps to avoid identity theft, obtain additional information, and protect your personal information:

### **1. Place a 90-day fraud alert on your credit file**

An initial 90-day security alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the credit cannot verify that you have authorized this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)

TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)

### **2. Place a security freeze on your credit**

If you are concerned about becoming a victim of security fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report, which will prevent them from extending credit. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also accessed through each of the credit reporting companies and there is no charge.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified or overnight mail at the addresses below or, if available, comply with the consumer reporting agencies' online security freeze request procedures:

Equifax Security Freeze 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a> P.O. Box 105788 Atlanta, GA 30348	Experian Security Freeze 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a> P.O. Box 9554 Allen, TX 75013	Trans Union Security Freeze 1-888-909-8872 <a href="http://www.transunion.com">www.transunion.com</a> P.O. Box 160 Woodlyn, PA 19094
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In order to request a security freeze, you may 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.); and
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.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail or, if available, comply with the consumer reporting agencies' online procedures for lifting a security freeze, and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail or, if available, comply with the consumer reporting agencies' online procedures for removing a security freeze, and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

### 3. Order your free annual credit reports

You can visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228 to obtain a copy of your credit reports. Once you receive your credit reports, review them for discrepancies, identify any accounts you did not open, or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice any incorrect information, contact the credit reporting company.

Equifax P.O. Box 740256 Atlanta, GA 30374 (866) 510-4211 <a href="mailto:psol@equifax.com">psol@equifax.com</a> <a href="http://www.equifax.com">www.equifax.com</a>	Experian P.O. Box 2390 Allen, TX 75013 (866) 751-1323 <a href="mailto:databreachinfo@experian.com">databreachinfo@experian.com</a> <a href="http://www.experian.com/">www.experian.com/</a>	TransUnion P.O. Box 1000 Chester, PA 19022 (800) 888-4213 <a href="https://tudatabreach.tnwreports.com/">https://tudatabreach.tnwreports.com/</a> <a href="http://www.transunion.com">www.transunion.com</a>
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#### 4. Use Tools from Credit Providers

Carefully review your credit reports and bank, credit card, and other account statements. Be proactive and create alerts on your credit cards and bank accounts for notice of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

#### 5. Report suspected identity fraud

You can report suspected incidents of identity theft to local law enforcement, your state Attorney General, or the Federal Trade Commission.

#### 6. Promptly change your username or password and security question or answer, or to take other steps appropriate to protect any online accounts using the same login information.

#### 7. To obtain additional information from the Federal Trade Commission (FTC) about identity theft and ways to protect yourself.

[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue  
NW Washington, DC 20580  
877-436-4338, TTY 866-653-4261

#### 8. To obtain additional information from your state about identity theft and ways to protect yourself, contact or visit:

**California Residents:** California Office of Privacy Protection ([www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy)).

**District of Columbia Residents:** District of Columbia Attorney General, 441 4th St. NW #1100 Washington, D.C. 20001; 202-727-3400; and [oag@dc.gov](mailto:oag@dc.gov).

**Illinois Residents:** Office of the Illinois Attorney General, [Illinois Attorney General - Identity Theft](http://www.illinoisattorneygeneral.gov/identity-theft); Identity Theft hotline: 1-866-999-5630, 1-877-844-5461 (TTY).

**Iowa Residents:** Iowa Department of Justice, Office of the Attorney General at <https://www.iowaattorneygeneral.gov/for-consumers/general-consumer-information/identity-theft>

**Maryland Residents:** Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (410) 576-6491, and <http://www.marylandattorneygeneral.gov/Pages/IdentityTheft/default.aspx>.

**New York Residents:** New York State Police, 1220 Washington Avenue, Building 22, Albany, NY 12226-2252 or <https://www.troopers.ny.gov/> and the Division of Consumer Protection, One Commerce

Plaza, 99 Washington Ave., Suite 640, Albany, NY 12231, Phone: (800) 697-1220 and <https://www.dos.ny.gov/consumerprotection/>.

**New Mexico Residents:** The Fair Credit Reporting Act (FCRA) establishes procedures for correcting mistakes on your credit record and requires that your record be made available only for certain legitimate business needs. Under the FCRA, both the credit bureau and the organization that provided the information to the credit bureau (the "information provider"), such as a bank or credit card company, are responsible for correcting inaccurate or incomplete information in your report. To protect your rights under the law, contact both the credit bureau and the information provider. You can review your rights under the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://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.

**North Carolina Residents:** Office of the Attorney General, 0001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6400, and [www.ncdoj.gov/Home/ContactNCDNJ.aspx](http://www.ncdoj.gov/Home/ContactNCDNJ.aspx).

**Oregon Residents:** Oregon Department of Justice at [Identity Theft - Oregon Department of Justice: Consumer Protection \(state.or.us\)](http://Identity Theft - Oregon Department of Justice: Consumer Protection (state.or.us)).

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