



[January 8, 2024]

[First Name, Last Name]

[Address Line 1]

[City, State, ZIP code]

Notice of Data Breach

Dear Mr. / Ms. [Last Name],

We are reaching out to inform you that we recently experienced a data security incident that may have involved some of your personal information.

What Happened. Dunham is committed to the privacy of individuals and takes the protection of personal information that is entrusted to us seriously. We recently discovered that on December 29, 2023, the Operations Team at Dunham Trust issued packages to the beneficiaries of *The Belasco Trust* containing a letter, the final distribution check, and Schedule K-1 (Form 1065). The packages were sent via FedEx and were delivered to most but not all beneficiaries between January 2, 2024, to January 4, 2024. Due to an inadvertent administrative error, some Schedule K-1s were placed in the incorrect envelope, resulting in some beneficiaries receiving the incorrect Schedule K-1. Based on our review, this error is isolated to solely the beneficiaries of *The Belasco Trust*. No individuals outside of the beneficiaries of *The Belasco Trust* are in receipt of a Schedule K-1 from *The Belasco Trust* beneficiaries.

What We Are Doing. Upon learning of the situation, the firm immediately began an internal investigation into the incident and promptly contacted each beneficiary of *The Belasco Trust* of the incident. We sincerely apologize for this isolated administrative error and are committed to enhancing our service and security protocols to adhere to the highest standards of service. We are offering a complimentary one-year membership of Experian IdentityWorksSM. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. The Identity Protection Plan is completely free to you, and enrolling in this program will not hurt your credit score. **Please call Dunham Trust Company at 775-826-7900 to activate your complimentary one-year membership.**

What Information Was Involved. Our investigation determined that, while each check was sent to the correct recipient, some of your personal information, including information contained on your Schedule K-1 may have been shared with an unauthorized individual.

What You Can Do. Please securely discard any incorrect Schedule K-1 received at your earliest convenience. As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, monitor your personal and business accounts and credit card statement for any unauthorized or suspicious activity, and monitor credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement.



**DUNHAM
TRUST COMPANY**

For You. For Them. For Generations To Come.

authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

For More Information. Please call Dunham Trust Company at (775) 826-7900 from 8:00 a.m. to 5:00 p.m. PT. We sincerely apologize for any inconvenience or concern this incident might cause. We take our responsibility to safeguard your personal information seriously and have taken the necessary steps to strengthen our security protocols.

Sincerely,

Ann Rosevear, Esq.
President
Dunham Trust Company



Additional Important Information

FTC Contact Information. You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps to you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports. You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting <http://www.annualcreditreport.com>, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies listed below. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:

Equifax
1-800-349-9960
www.equifax.com
P.O. Box 105788
Atlanta, GA 30348

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

TransUnion
1-888-909-8872
www.transunion.com
P.O. Box 2000
Chester, PA 19022

Fraud Alerts. You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at <http://www.annualcreditreport.com>.

Credit and Security Freezes. You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state,



please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze
1-800-349-9960
www.equifax.com
P.O. Box 105788
Atlanta, GA 30348

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

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

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.);
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 remove the security freeze or lift the 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 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 remove or lift the security freeze for those identified entities or for the specified period of time.

Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by requesting information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580.

This notice was not delayed due to a law enforcement delay.