





Return to IDX  
P.O. Box 989728  
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>  
<<Country>>

Enrollment Code: <<ENROLLMENT>>  
To Enroll, Scan the QR Code Below:

Or Visit:  
<https://app.idx.us/account-creation/protect>

March 13, 2024

<<Notice of Data Breach>>

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

We are writing to inform you of a cyber security event experienced by WERCS d/b/a Wyoming Financial Group (“WERCS”) that may have involved your information described below. WERCS is a holding company for 307 Horse Racing, Inc. and provides some tax reporting functions for that entity.

While we have no evidence of attempted or actual misuse of any information, we are providing you with information about the incident, our response, and steps you can take to help protect your information, should you feel it appropriate to do so.

**What Happened:** On December 13, 2023, we discovered we were victimized by a sophisticated ransomware attack. Upon discovery, we immediately began working with our I.T. team and third-party forensic specialists to investigate the full nature and scope of the incident. We also reported this incident to federal law enforcement. On January 5, 2024, we discovered that certain tax documents, kept in the normal course of business, may have been subject to unauthorized access. We then immediately began a thorough review of the impacted files to identify what type of information may have been contained therein, and to whom that information belonged. While our investigation and review of impacted files remains ongoing, we are providing you with notification now in an abundance of caution as we value the security of any third-party information we handle.

**What Information Was Involved:** While our investigation into the full nature and scope of this incident remains ongoing, the information believed to be at risk may include your first and last name, possibly in combination with Social Security number.

**What We Are Doing:** Upon discovery, we immediately engaged third-party forensic specialists to investigate this matter. Out of an abundance of caution, we have arranged for you to activate, at no cost to you, an online credit monitoring service for <<12/24 months>> months provided by IDX. Due to privacy laws, we cannot activate these services for you directly. Additional information regarding how to activate the complimentary credit monitoring service is enclosed. We have also provided additional information about steps you can take to help protect yourself against fraud and identity theft.

**What You Can Do:** We recommend that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on your accounts, please promptly contact your financial institution or company. Additionally, you can enroll to receive the complimentary credit monitoring services we are making available to you. You can also review the enclosed “Steps You Can Take to Help Protect Your Information” for additional resources.

**For More Information:** Should you have additional questions or concerns regarding this matter, please do not hesitate to contact us at 1-888-584-9519, 7 am to 7 pm Mountain Time, Monday through Friday. You may also write to us at 1712 Pioneer Ave. Suite 500 Cheyenne, WY 82001.

We take the privacy and security of the information in our care seriously, and sincerely regret any worry or inconvenience this incident may cause you and your family.

Sincerely,

A handwritten signature in black ink that reads "Kyle A. Ridgeway". The signature is written in a cursive style with a large, prominent 'K' and 'R'.

Kyle Ridgeway  
Chief Operating Officer

## **STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION**

### **Enroll in Credit Monitoring / Identity Protection**

**1. Website and Enrollment.** Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is June 13, 2024.

**2. Telephone.** Contact IDX 1-888-584-9519 at to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

**3. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop, and reverse the damage quickly.

### **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:

<b>TransUnion</b> 1-800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a>  <b>TransUnion Fraud Alert</b> P.O. Box 2000 Chester, PA 19016-2000  <b>TransUnion Credit Freeze</b> P.O. Box 160 Woodlyn, PA 19094	<b>Experian</b> 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>  <b>Experian Fraud Alert</b> P.O. Box 9554 Allen, TX 75013  <b>Experian Credit Freeze</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax</b> 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a>  <b>Equifax Fraud Alert</b> P.O. Box 105069 Atlanta, GA 30348-5069  <b>Equifax Credit Freeze</b> P.O. Box 105788 Atlanta, GA 30348-5788
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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 District of Columbia residents*, the District of Columbia Attorney General may be contacted at: 400 6th St. NW Washington, D.C. 20001; 202-727-3400; and [oag@dc.gov](mailto:oag@dc.gov). WERCS may be contacted at 1712 Pioneer Ave. Suite 500 Cheyenne, WY 82001.

*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, the consumer reporting bureaus 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 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. We encourage you to review your rights pursuant to 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.

*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).




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**What Information Was Involved:** While our investigation into the full nature and scope of this incident remains ongoing, the information believed to be at risk may include your first and last name, in combination with your <<Variable Text 1>>.

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Kyle Ridgeway  
Chief Operating Officer

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*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, the consumer reporting bureaus 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 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. We encourage you to review your rights pursuant to 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.

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# **EXHIBIT B**

# CIPRIANI & WERNER

A PROFESSIONAL CORPORATION

ATTORNEYS AT LAW

MEGHAN S. FARALLY  
mfarally@c-wlaw.com

450 Sentry Parkway, Suite 200  
Blue Bell, Pennsylvania 19422

SHAWN M. ADKINS  
sadkins@c-wlaw.com

Telephone: (610) 567-0700  
Fax: (610) 567-0712

March 13, 2024

**Via U.S. Mail**

Equifax  
PO Box 105069  
Atlanta, GA 30348

***RE: Data Breach Notification***

To Whom It May Concern:

We serve as counsel for WERCS d/b/a Wyoming Financial Group (“WERCS”) located at 1712 Pioneer Avenue, Suite 500, Cheyenne, WY 82001. We write to provide notification of a recent data breach.

On December 13, 2023, WERCS discovered it was victimized by a sophisticated ransomware attack. Upon discovery, WERCS immediately began working with its I.T. team and third-party forensic specialists to investigate the full nature and scope of the incident. On January 5, 2024, WERCS discovered that certain employee and tax documents, kept in the normal course of business, may have been subject to unauthorized access. WERCS then immediately began a thorough review of the impacted files to identify what type of information may have been contained therein, and to whom that information belonged.


The information believed to be at risk may include first and last name, in combination with a Social Security number and/or date of birth. WERCS identified approximately 6,526 individuals who may have been impacted by this incident.

In response to this incident, WERCS conducted an investigation, reviewed its policies and procedures related to data protection, notified law enforcement, and followed the recommendations of a third-party consulting firm to implement new hardware, new practices, and new security software protocols. Additionally, WERCS provided notice to the potentially impacted individuals on March 13, 2024 via U.S. mail. A copy of the notice is attached as *Exhibit A*. In an abundance of caution, WERCS is offering the potentially impacted individuals complimentary credit monitoring and identity protection services.

Very truly yours,

CIPRIANI & WERNER, P.C.

By:

  
\_\_\_\_\_  
Meghan S. Farally, Esq.

# CIPRIANI & WERNER

A PROFESSIONAL CORPORATION

ATTORNEYS AT LAW

MEGHAN S. FARALLY  
mfarally@c-wlaw.com

450 Sentry Parkway, Suite 200  
Blue Bell, Pennsylvania 19422

SHAWN M. ADKINS  
sadkins@c-wlaw.com

Telephone: (610) 567-0700  
Fax: (610) 567-0712

March 13, 2024

**Via Email**

Experian  
Attn: Consumer Fraud Assistance  
P.O. Box 9556  
Allen, TX 75013  
[businessrecordsvictimassistance@experian.com](mailto:businessrecordsvictimassistance@experian.com)

***RE: Data Breach Notification***

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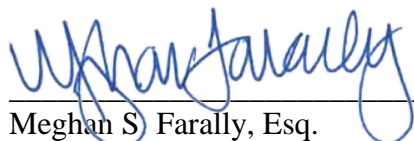
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Very truly yours,

CIPRIANI & WERNER, P.C.

By:

  
Meghan S. Farally, Esq.

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Telephone: (610) 567-0700  
Fax: (610) 567-0712

March 13, 2024

**Via Email**

TransUnion  
Attn: Consumer Relations & Fraud Victim Assistance  
1561 E. Orangethorpe Ave.  
Fullerton, CA 92831  
[FVAD@Transunion.com](mailto:FVAD@Transunion.com)

**RE: Data Breach Notification**

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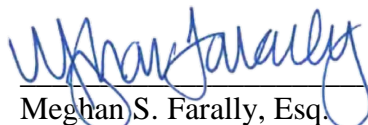
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Meghan S. Farally, Esq.


# **EXHIBIT A**



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**What Information Was Involved:** While our investigation into the full nature and scope of this incident remains ongoing, the information believed to be at risk may include your first and last name, possibly in combination with Social Security number.

**What We Are Doing:** Upon discovery, we immediately engaged third-party forensic specialists to investigate this matter. Out of an abundance of caution, we have arranged for you to activate, at no cost to you, an online credit monitoring service for <<12/24 months>> months provided by IDX. Due to privacy laws, we cannot activate these services for you directly. Additional information regarding how to activate the complimentary credit monitoring service is enclosed. We have also provided additional information about steps you can take to help protect yourself against fraud and identity theft.

**What You Can Do:** We recommend that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on your accounts, please promptly contact your financial institution or company. Additionally, you can enroll to receive the complimentary credit monitoring services we are making available to you. You can also review the enclosed “Steps You Can Take to Help Protect Your Information” for additional resources.

**For More Information:** Should you have additional questions or concerns regarding this matter, please do not hesitate to contact us at 1-888-584-9519, 7 am to 7 pm Mountain Time, Monday through Friday. You may also write to us at 1712 Pioneer Ave. Suite 500 Cheyenne, WY 82001.

We take the privacy and security of the information in our care seriously, and sincerely regret any worry or inconvenience this incident may cause you and your family.

Sincerely,

A handwritten signature in black ink that reads "Kyle A. Ridgeway". The signature is written in a cursive style with a large, prominent 'K' and 'R'.

Kyle Ridgeway  
Chief Operating Officer

## **STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION**

### **Enroll in Credit Monitoring / Identity Protection**

**1. Website and Enrollment.** Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is June 13, 2024.

**2. Telephone.** Contact IDX 1-888-584-9519 at to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

**3. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop, and reverse the damage quickly.

### **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:



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

### 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 District of Columbia residents*, the District of Columbia Attorney General may be contacted at: 400 6th St. NW Washington, D.C. 20001; 202-727-3400; and [oag@dc.gov](mailto:oag@dc.gov). WERCS may be contacted at 1712 Pioneer Ave. Suite 500 Cheyenne, WY 82001.

*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, the consumer reporting bureaus 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 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. We encourage you to review your rights pursuant to 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.

*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).




Return to IDX  
P.O. Box 989728  
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>  
<<Country>>

Enrollment Code: <<ENROLLMENT>>  
To Enroll, Scan the QR Code Below:





Or Visit:  
<https://app.idx.us/account-creation/protect>

March 13, 2024

<<Notice of Data Breach>>

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

We are writing to inform you of a cyber security event experienced by WERCS d/b/a Wyoming Financial Group (“WERCS”) that may have involved your information described below. While we have no evidence of attempted or actual misuse of any information, we are providing you with information about the incident, our response, and steps you can take to help protect your information, should you feel it appropriate to do so.

**What Happened:** On December 13, 2023, we discovered we were victimized by a sophisticated ransomware attack. Upon discovery, we immediately began working with our I.T. team and third-party forensic specialists to investigate the full nature and scope of the incident. We also reported this incident to federal law enforcement. On January 5, 2024, we discovered that certain employee data, kept in the normal course of business, may have been subject to unauthorized access. We then immediately began a thorough review of the impacted files to identify what type of information may have been contained therein, and to whom that information belonged. While our investigation and review of impacted files remains ongoing, we are providing you with notification now in an abundance of caution as we value the security of our employees’ information.

**What Information Was Involved:** While our investigation into the full nature and scope of this incident remains ongoing, the information believed to be at risk may include your first and last name, in combination with your <<Variable Text 1>>.

**What We Are Doing:** Upon discovery, we immediately engaged third-party forensic specialists to investigate this matter. Out of an abundance of caution, we have arranged for you to activate, at no cost to you, an online credit monitoring service for <<12/24 months>> provided by IDX. Due to privacy laws, we cannot activate these services for you directly. Additional information regarding how to activate the complimentary credit monitoring service is enclosed. We have also provided additional information about steps you can take to help protect yourself against fraud and identity theft.

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Kyle Ridgeway  
Chief Operating Officer

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