

<<Name>>
<<Address 1>>
<<City>>><State>><<Zip>>>

<<Date>>

Dear << Name>>:

We are writing to inform you of an incident that involved some of your information. This notice explains the incident, measures we have taken, and provides additional steps you may consider taking in response.

# What Happened?

On February 12, 2024, Bond Consulting Services was alerted to a cybersecurity incident involving unauthorized access to some of our systems. Upon detection, we immediately took steps to secure our network and launch an investigation. The investigation determined that certain files stored on the impacted systems were taken by an unauthorized party.

#### What Information Was Involved?

We reviewed the files that were taken and determined that the data involved include your <<variable text>>.

# What We Are Doing.

Your confidence and trust are important to us, and we regret any inconvenience or concern this incident may cause. To further protect your information, we have implemented additional measures to enhance our existing security protocols. Additionally, we have secured the services of Kroll to provide identity monitoring at no cost to you for one year. The identity monitoring services we are making available to you include credit monitoring, fraud consultation, and identity theft restoration. For more information on the identity monitoring services offered, including instructions on how to activate your complimentary membership, please visit the below website and see the additional information provided with this letter.

Visit Enroll.krollmonitoring.com/redeem to activate and take advantage of your identity monitoring services.

You have until << Enrollment Deadline>> to activate your identity monitoring services.

Activation Code: << Enter Activation Code>> Verification ID: << Enter Verification ID>>

#### What You Can Do.

It is always a good idea to remain vigilant by regularly reviewing your financial accounts and credit reports for any unauthorized activity. We also encourage you to enroll in Kroll's identity monitoring service. For more information on identity theft prevention and your complimentary services, as well as some additional steps you can take to protect your personal information, please see the additional pages enclosed with this letter.

### For More Information.

Bob Bond

We regret this incident occurred and apologize for any inconvenience. If you have any questions, please call << Insert Phone Number>>, Monday through Friday, 9:00 a.m. to 5:00 p.m., Pacific Time.

Sincerely,

**Bob Bond** 

**Bond Consulting Services** 



# **How to Activate Your Identity Monitoring Services**

- 1. You must activate your identity monitoring services by << Enrollment Deadline>>. Your Activation Code will not work after this date.
- 2. Visit Enroll.krollmonitoring.com/redeem to activate your identity monitoring services.
- 3. Provide Your Activation Code: << Activation Code>> and Your Verification ID: << Verification ID>>

# **Take Advantage of Your Identity Monitoring Services**

You've been provided with access to the following services<sup>1</sup> from Kroll:

### **Single Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

#### Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

#### ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity over the next 12 to 24 months. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit <a href="www.annualcreditreport.com">www.annualcreditreport.com</a> or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- Experian, PO Box 2002, Allen, TX 75013, <u>www.experian.com</u>, 1-888-397-3742
- TransUnion, PO Box 1000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

• Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), <a href="www.ftc.gov/idtheft">www.ftc.gov/idtheft</a>

### Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

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. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

*Credit or Security Freezes:* You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- Experian Security Freeze, PO Box 9554, Allen, TX 75013, www.experian.com
- TransUnion Security Freeze, PO Box 160, Woodlyn, PA 19094, www.transunion.com
- Equifax Security Freeze, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

# Additional information for residents of the following states:

**New York:** 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, <a href="http://www.dos.ny.gov/consumerprotection">http://www.dos.ny.gov/consumerprotection</a>; and *New York State Office of the Attorney General,* The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <a href="https://ag.ny.gov">https://ag.ny.gov</a>

**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, <a href="www.ncdoj.gov">www.ncdoj.gov</a>