

[first name] [last name] [address1] [address2] [city], [state] [zipcode]

May 6, 2024

Dear [first name] [last name]:

Pavilion Construction writes to notify you of an incident that may affect the privacy of your information. This letter includes information about the incident, our response, and resources we are making available to you.

On March 5, 2024, we identified unusual activity in our network and immediately began an investigation. The investigation determined that there was unauthorized access to a select portion of our network between March 4, 2024 and March 5, 2024. Therefore, we conducted a review of the contents of the network to determine the type of information contained therein. On April 4, 2024, we completed our review. The type of information included your name and the following: [data elements].

In response to this incident, we changed network passwords and reviewed our policies and procedures. In an abundance of caution, we are providing you access to complimentary credit monitoring and identity protection services. We encourage you to enroll in the services we are making available to you. Information about how to enroll in these services along with additional resources available to you are included in the enclosed *Steps You Can Take to Protect Your Information*. We also 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.

We understand you may have questions about this incident. You may contact our dedicated assistance line at 1-800-405-6108, between the hours of 8:00 am and 8:00 pm EST (excluding major U.S. holidays) or write to us at 15455 Hallmark Drive, Lake Oswego, OR 97035.

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

Brian Gerritz President Pavilion Construction

Derek Mannelin Chief Executive Officer Pavilion Construction

Rob Olson Chief Operating Officer Pavilion Construction

Enroll in Credit Monitoring/Identity Protection

In response to the incident, we are providing you with access to credit monitoring and identity protection services at no charge. These services provide you with alerts for 12 months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company.

To enroll in credit monitoring services at no charge, please log on to <u>https://bfs.cyberscout.com/activate</u> and follow the instructions provided. When prompted please provide the following unique code to receive services: **[code]**. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Monitor Your Accounts

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 <u>www.annualcreditreport.com</u> 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.

TransUnion	Experian	Equifax
1-800-680-7289	1-888-397-3742	1-888-298-0045
www.transunion.com	www.experian.com	www.equifax.com
TransUnion Fraud Alert	Experian Fraud Alert	Equifax Fraud Alert
P.O. Box 2000	P.O. Box 9554	P.O. Box 105069
Chester, PA 19016-2000	Allen, TX 75013	Atlanta, GA 30348-5069
TransUnion Credit Freeze	Experian Credit Freeze	Equifax Credit Freeze
P.O. Box 160	P.O. Box 9554	P.O. Box 105788
Woodlyn, PA 19094	Allen, TX 75013	Atlanta, GA 30348-5788
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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; <u>www.identitytheft.gov</u>; 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 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 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 <u>https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf</u>, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

EXHIBIT B

CIPRIANI & WERNER

A PROFESSIONAL CORPORATION

ATTORNEYS AT LAW

450 Sentry Parkway, Suite 200 Blue Bell, Pennsylvania 19422

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

May 9, 2024

MICHAEL J. BONNER mbonner@c-wlaw.com

DIANNA M. HALL dhall@c-wlaw.com

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 Pavilion Construction located at 15455 Hallmark Drive, Lake Oswego, OR 97035 and write to provide notification of a data breach. By providing this notice, Pavilion Construction does not waive any rights or defenses, including the data breach notification statute.

On March 5, 2024, Pavilion Construction identified unusual activity on their network and immediately began an investigation. The investigation determined there was unauthorized access to a select portion of their network between March 4, 2024 and March 5, 2024. Therefore, they conducted a review of the information. On April 4, 2024, Pavilion Construction completed their review. The type of information identified in the review included name and one or more of the following: Social Security number, driver's license/state ID number, medical information, financial account information, passport number, Military ID, and/or date of birth.

On May 6, 2024, Pavilion Construction began providing written notice to the potentially impacted individuals via U.S. mail. Pavilion Construction notified a total of approximately 773 individuals of this incident. A copy of the notice is attached as *Exhibit A*. The notice included an offering of complimentary credit monitoring and identity protection services. Additionally, in response to this incident, Pavilion Construction conducted an investigation, changed network passwords, notified law enforcement, and reviewed its policies and procedures related to data protection.

Very truly yours,

CIPRIANI & WERNER, P.C.

Michael J. Bonner, Esq.

EXHIBIT A



[first name] [last name] [address1] [address2] [city], [state] [zipcode]

May 6, 2024

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CIPRIANI & WERNER

A PROFESSIONAL CORPORATION

ATTORNEYS AT LAW

450 Sentry Parkway, Suite 200 Blue Bell, Pennsylvania 19422

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

May 8, 2024

<u>Via Email</u> Experian Attn: Consumer Fraud Assistance P.O. Box 9556 Allen, TX 75013 businessrecordsvictimassistance@experian.com

RE: Data Breach Notification

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On May 6, 2024, Pavilion Construction began providing written notice to the potentially impacted individuals via U.S. mail. Pavilion Construction notified a total of approximately 773 individuals of this incident. A copy of the notice is attached as *Exhibit A*. The notice included an offering of complimentary credit monitoring and identity protection services. Additionally, in response to this incident, Pavilion Construction conducted an investigation, changed network passwords, notified law enforcement, and reviewed its policies and procedures related to data protection.

Very truly yours,

CIPRIANI & WERNER, P.C.

Michael J. Bonner, Esq.

MICHAEL J. BONNER mbonner@c-wlaw.com

DIANNA M. HALL dhall@c-wlaw.com

EXHIBIT A



[first name] [last name] [address1] [address2] [city], [state] [zipcode]

May 6, 2024

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

May 8, 2024

<u>Via Email</u> TransUnion Attn: Consumer Relations & Fraud Victim Assistance 1561 E. Orangethorpe Ave. Fullerton, CA 92831 <u>FVAD@Transunion.com</u>

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DIANNA M. HALL dhall@c-wlaw.com

EXHIBIT A

Type text here



[first name] [last name] [address1] [address2] [city], [state] [zipcode]

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To enroll in credit monitoring services at no charge, please log on to <u>https://bfs.cyberscout.com/activate</u> and follow the instructions provided. When prompted please provide the following unique code to receive services: **[code]**. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Monitor Your Accounts

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 <u>www.annualcreditreport.com</u> 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.

TransUnion	Experian	Equifax
1-800-680-7289	1-888-397-3742	1-888-298-0045
www.transunion.com	www.experian.com	www.equifax.com
TransUnion Fraud Alert	Experian Fraud Alert	Equifax Fraud Alert
P.O. Box 2000	P.O. Box 9554	P.O. Box 105069
Chester, PA 19016-2000	Allen, TX 75013	Atlanta, GA 30348-5069
TransUnion Credit Freeze	Experian Credit Freeze	Equifax Credit Freeze
P.O. Box 160	P.O. Box 9554	P.O. Box 105788
Woodlyn, PA 19094	Allen, TX 75013	Atlanta, GA 30348-5788
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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; <u>www.identitytheft.gov</u>; 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 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 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 <u>https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf</u>, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.