

To Enroll, Please Call:
(833) 608-3029
Or Visit:
[https://app.idx.us/account-
creation/protect](https://app.idx.us/account-creation/protect)
Enrollment Code: <<Enrollment>>

December 14, 2021

<<FirstName>> <<Middle Name>> <<LastName>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

RE: NOTICE OF <<Re: LINE>>

Dear <<FirstName>> <<Middle Name>> <<LastName>>:

Lozano Smith recently discovered an incident that may affect the security of your personal information. We take this incident seriously and write to provide you with information about the incident, steps we are taking in response, and steps you can take to better protect against the possibility of identity theft and fraud, should you feel it is appropriate to do so.

What Happened? On April 7, 2021, Lozano Smith became aware of unusual activity on our systems. We immediately began a full and comprehensive forensic investigation, aided by third-party forensic experts, to determine what happened and what information was potentially impacted. Our investigation has now concluded, and we confirmed that information on our systems may have been affected. Specifically, we learned that an unauthorized person had access to our systems in January of 2020 but did not attempt to encrypt our systems until April of 2021. Our immediate action prevented the person from successfully encrypting our systems. We then undertook a time-intensive, thorough review of our systems in order to identify what information may have been affected. This preliminary review was completed on or around October 18, 2021, at which time Lozano Smith confirmed the individuals whose information was present. Lozano Smith then worked to reconcile the results of the review with internal records in furtherance of identifying the individuals to whom the data related and the appropriate contact information for those individuals in order to provide notification to potentially impacted individuals as quickly as possible. There is no evidence currently that any information has been misused in any way. However, out of an abundance of caution, we are notifying you because the investigation thus far determined that certain information relating to you was potentially accessed by the unauthorized actor and to offer you free credit monitoring for <<LENGTH OF CM>>.

What Information Was Involved? As a result of our investigation, we determined that the information related to you that may have been accessed without authorization includes name and <<data elements>>.

What We Are Doing. Lozano Smith takes this incident and the security of your personal information seriously. We quickly moved to investigate and respond to the event, including immediately taking our systems offline, resetting passwords across our network, notifying law enforcement, and bringing in third-party forensic specialists to assist with the investigation and remediation. We have also taken several actions to enhance our security policies, procedures, and infrastructure. Further, we are continuing to cooperate with law enforcement in their investigation.

As an added precaution we are providing access to <<LENGTH OF CM>> of complimentary credit monitoring services through ID Experts (IDX). Additional details regarding the monitoring services, and instructions for enrolling in the offered services can be found below. Please note, we are unable to enroll you in these services, any enrollment must be completed by you.

What You Can Do. You can enroll to receive the free credit monitoring services that we are offering to you. To do so, please follow instructions provided in the enclosed "Steps You Can Take to Protect Personal Information."

You should remain vigilant for incidents of fraud and identity theft including by regularly reviewing your account statements and monitoring free credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions. In addition, you may contact the Federal Trade Commission (“FTC”) or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC’s Web site, at www.consumer.gov/idtheft, call the FTC at (877) IDTHEFT (438-4338), or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain free credit reports from each nationwide credit reporting agency. Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may order one, two, or all three reports at the same time, or you may stagger your requests during a 12-month period to keep an eye on the accuracy and completeness of the information in your reports. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file.

For More Information. We understand that you may have questions that are not addressed in this notice. If you have additional questions or concerns, please call our dedicated call center at (833) 608-3029, which is available Monday through Friday, from 6:00 a.m. to 6:00 p.m. Pacific time.

In addition, you may obtain additional information from the FTC and the credit reporting agencies above about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

In addition, you can contact the nationwide credit reporting agencies regarding if and how you may place a security freeze on your credit report to prohibit a credit reporting agency from releasing information from your credit report without your prior written 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 to take control over who gets access to the personal and financial information in your credit report 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 security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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. 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.

Please know that we sincerely regret any inconvenience or concern this incident may cause you. Please do not hesitate to contact us toll free at (833) 608-3029 if you have any questions or concerns.

Sincerely,

A handwritten signature in cursive script that reads "Andy Garcia". The signature is written in a dark ink and is positioned above the printed name and title.

Andy Garcia
Executive Director

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring and Identity Restoration Services

1. Website and Enrollment. 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 March 14, 2022.

2. 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.

3. Telephone. Contact IDX at (833) 608-3029 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Additional Information

IF YOU ARE A CALIFORNIA RESIDENT: Even if you do not find any signs of fraud on your credit reports, the California Office of Privacy Protection recommends that you check your credit reports every three months for the next year. The law allows you to order a free credit report from each agency every 12 months. You may order one, two, or all three reports at the same time, or you may stagger your requests during a 12-month period to monitor the accuracy and completeness of the information in your reports. Just call one of the numbers above to order your report and keep the “fraud alert” in place. For more information on identity theft, you may visit the California Office of Privacy Protection website, www.oag.ca.gov/privacy.

IF YOU ARE A DISTRICT OF COLUMBIA RESIDENT: The District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; 202-727-3400; and oag@dc.gov.

IF YOU ARE AN INDIANA RESIDENT: For additional steps you may want to take to protect yourself please read the Indiana Identity Theft Prevention section online at www.IndianaConsumer.com for more information about situation-specific actions and responses.

IF YOU ARE AN IOWA RESIDENT: You may contact local law enforcement or the Iowa Attorney General’s Office to report suspected incidents of identity theft. You can contact the Iowa Attorney General at:

Office of the Attorney General
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
<http://www.iowaattorneygeneral.gov/>

IF YOU ARE A MARYLAND RESIDENT: you may obtain information about avoiding identity theft from the FTC or from the Maryland Attorney General’s office, which may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us. Lozano Smith is located at 7404 N. Spalding Ave, Fresno, CA 93720.

IF YOU ARE A NEW YORK RESIDENT: For more information on identity theft, we suggest that you visit the New York State Consumer Protection Board website at www.dos.ny.gov/consumerprotection. You may also contact the New York Attorney General at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

IF YOU ARE A NORTH CAROLINA RESIDENT: The North Carolina Attorney General may be contacted for more information about preventing identity theft at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

IF YOU ARE A RHODE ISLAND RESIDENT: The Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; 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. There are 3 Rhode Island residents impacted by this incident.

IF YOU ARE A NEW MEXICO RESIDENT: 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, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.