



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<Mail ID>>

<<Name 1>>

<<Name 2>>

<<Address 1>>

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<<Address 5>>

<<Date>>

<<City>><<State>><<Zip>>

<<Country>>

Re: Notice of Data Security Incident

Dear <<Name1>>:

We are writing to make you aware of a data security incident that involved your personal information. This letter explains what happened and provides information about what you can do in response. We are taking this matter very seriously and sincerely regret any concern it may cause you.

What Happened

We learned on December 4, 2022 that an unauthorized third party accessed our internal IT computer network during the period November 28 - December 6, 2022, and obtained some company files. We promptly conducted a diligent investigation to determine what happened and identify affected personal information.

What Information Was Involved

The investigation recently determined that the affected company files contained your name and <<Data Elements>>.

What We Are Doing

We have conducted a thorough investigation and are notifying individuals whose personal information was determined to have been affected. We took prompt steps to contain the incident and have notified law enforcement. We are continuing to review and enhance our security measures and protocols in light of this incident to help reduce the risk of a similar event occurring in the future.

What You Can Do

Although we have no indication that your personal information has been misused, **we are offering you 12 months of credit and identity monitoring services at no charge to you.** We have made arrangements with Equifax to provide Equifax Complete™ Premier services, which are described on the attached document. To enroll in these services, please visit <https://www.equifax.com/activate>, by <<Enrollment Deadline>>, and follow the instructions for enrolling set out in the attachment. Your unique Activation Code is <<Activation Code>>. Please note that you will need to provide your personal information to Equifax to verify your identity.

We recommend that you remain vigilant and take steps to protect against identity theft or fraud, including monitoring your accounts and free credit reports for signs of suspicious activity. Information about how to obtain a free credit report, security freezes, and other guidance is provided in the attached "Additional Resources" document, which we encourage you to review.

For More Information

If you have any questions, please call toll-free 1-844-910-2854 Monday–Friday from 9:00 am – 9:00 pm EST.

Sincerely,

A handwritten signature in black ink, appearing to be 'Per Nielson', with a stylized, cursive script.

Per Nielson,
Chief Commercial Officer

Enclosures

ADDITIONAL RESOURCES

Under the federal Fair Credit Reporting Act ("FCRA"), 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 obtain a free copy of your credit report from each of the three credit reporting agencies by visiting www.annualcreditreport.com or by calling 1-877-322-8228. You can request information regarding fraud alerts and security freezes from the following credit reporting agencies:

- Equifax, <https://www.equifax.com/personal/credit-report-services>, 1-800-525-6285, P.O. Box 740256, Atlanta, GA 30374
- Experian, <https://www.experian.com/help>, 1-888-397-3742, P.O. Box 9554, Allen, TX 75013
- TransUnion, <https://www.transunion.com/credit-help>, 1-800-680-7289, P.O. Box 2000, Chester, PA 19016

There is no charge to place a security freeze on your credit file. To place a security freeze on your credit file, you may need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
- Social Security number
- Date of birth
- The addresses where you have lived over the prior five years
- Proof of current address such as a current utility bill or telephone bill
- A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.)

You can also receive information from the Federal Trade Commission ("FTC") regarding fraud alerts, security freezes, and how to avoid and report identity theft: <https://www.consumer.ftc.gov>, 1-877-438-4338, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580.

Additional information:

- **For Iowa residents:** You are advised to report any suspected identity theft to law enforcement or to the Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319-0106, www.iowaattorneygeneral.gov, 1-888-777-4590.
- **For Maryland residents:** You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023.
- **For Massachusetts residents:** Under Massachusetts law, you have the right to obtain any police report filed in connection with this incident.
- **For New York residents:** You may contact the New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, <https://ag.ny.gov>, 1-800-771-7755. You may also contact the New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, <http://www.dos.ny.gov/consumerprotection>, 1-800-697-1220.
- **For North Carolina residents:** You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7226.
- **For Oregon residents:** Oregon residents are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon State Office of the Attorney General; <https://www.doj.state.or.us>, 1-877-877-9392, 1162 Court Street NE, Salem, OR 97301.
- **For Rhode Island residents:** Rhode Island residents may contact the Rhode Island State Office of the Attorney General; www.riag.ri.gov, 1-401-274-4400, 150 South Main Street, Providence, Rhode Island 02903. In Rhode Island you may file or obtain a police report.



<<Name1>>
Enter your Activation Code: <<ACTIVATIONCODE>>
Enrollment Deadline: <<ENROLLMENTDEADLINE>>

Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product.

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security number, credit/debit card, or bank account numbers are found on fraudulent internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out-of-pocket expenses resulting from identity theft⁶
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit, and personal identification cards

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of <<ACTIVATIONCODE>>, then click "Submit" and follow these 4 steps:

1. **Register:**

Complete the form with your contact information and click "Continue."

If you already have a myEquifax account, click the "Sign in here" link under the "Let's get started" header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4.

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click "Sign Me Up" to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

¹ The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

² Credit monitoring from Experian and TransUnion will take several days to begin.

³ WebScan searches for your Social Security number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible internet site where consumers' personal information is at risk of being traded.

⁴ The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

⁵ Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant, or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com.

⁶ The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.