



Return Processing Center

<<Vendor Return Address>>

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

To Enroll, Please Call:

1-833-753-4629

Or Visit:

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

Enrollment Code: [XXXXXXXXX]

<<Name>>

<<Address 1>>

<<Address 2>>

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

<<Country>>

<<Date>>

Dear <<Name>>:

Dutcher & Company, Inc., (“Dutcher”) writes to inform you of a data security incident experienced by our company that may have involved your information as described below. We take the privacy and security of information very seriously, and while we have no evidence to suggest that any information was subject to actual or attempted misuse as a result of this incident, this letter includes information about the incident and steps you can take to help protect your information, should you feel it appropriate to do so.

**What Happened:** On February 21, 2023, we experienced a network disruption that affected our ability to access certain systems. We took immediate action to address and investigate the incident, which included engaging third-party specialists to assist with determining the nature and scope of the incident. Our investigation determined that certain information was subject to unauthorized access. We immediately began a thorough and time intensive review of the data in order to determine the type of information affected and to whom that information related. On April 12, 2023, this review was completed, and we immediately worked to obtain up-to-date address information in order to provide you with this notice. On May 6, 2023 this process was completed, and we worked to provide you with this notification as soon as possible.

**What Information Was Involved:** The types of information contained within the affected data included your first and last name, in combination with the following data element(s): <Data Elements>. Please note that we have no reason to believe that this information has been viewed or misused as a result of this incident, but are providing notice in an abundance of caution.

**What We Are Doing:** We have taken the steps necessary to address the incident and are committed to protecting the information that you have entrusted to us. Upon learning of this incident, we immediately took steps to secure our systems and undertook a thorough investigation. We have also implemented additional technical safeguards to further enhance the security of information in our possession and to prevent similar incidents from happening in the future. Additionally, we are offering you complimentary credit monitoring and identity protection services.

**What You Can Do:** We recommend that you remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company. We have provided additional information below, which contains more information about steps you can take to help protect yourself against fraud and identity theft should you feel it appropriate to do so.

**For More Information:** Should you have any questions or concerns, please contact our dedicated assistance line which can be reached at 1-800-939-4170, Monday through Friday from 6 am - 6 pm Pacific Time. The security of information is of the utmost importance to us. We stay committed to protecting your trust in us and continue to be thankful for your support.

Sincerely,

Ole Andreassen  
CEO

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

### Enroll in Credit Monitoring / Identity Protection

- 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 August 16, 2023.
- 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 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

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 the IDX 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 and explanation of benefits forms 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><br>1-800-680-7289<br><a href="http://www.transunion.com">www.transunion.com</a><br><b>TransUnion Fraud Alert</b><br>P.O. Box 2000<br>Chester, PA 19016-2000<br><b>TransUnion Credit Freeze</b><br>P.O. Box 160<br>Woodlyn, PA 19094 | <b>Experian</b><br>1-888-397-3742<br><a href="http://www.experian.com">www.experian.com</a><br><b>Experian Fraud Alert</b><br>P.O. Box 9554<br>Allen, TX 75013<br><b>Experian Credit Freeze</b><br>P.O. Box 9554<br>Allen, TX 75013 | <b>Equifax</b><br>1-888-298-0045<br><a href="http://www.equifax.com">www.equifax.com</a><br><b>Equifax Fraud Alert</b><br>P.O. Box 105069<br>Atlanta, GA 30348-5069<br><b>Equifax Credit Freeze</b><br>P.O. Box 105788<br>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 Maryland residents*, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16<sup>th</sup> Floor, Baltimore, MD 21202; 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us). Dutcher & Company, Inc. may be contacted at 100 North Broadway, Suite 2110, Oklahoma City, Oklahoma 73102.

*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 [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, FTC, 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).

*For Rhode Island residents*, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and [www.riag.ri.gov](http://www.riag.ri.gov). Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident.

*For Washington, D.C. residents*, the District of Columbia Attorney General may be contacted at 441 4<sup>th</sup> Street NW #1100, Washington, D.C. 20001; 202-727-3400, and <https://oag.dc.gov/consumer-protection>. Dutcher & Company, Inc. may be contacted at 100 North Broadway, Suite 2110, Oklahoma City, Oklahoma 73102.