

McDermott Investment Advisers, LLC
McDermott Investment Services, LLC

Return Mail Processing
PO Box 999
Suwanee, GA 30024

September 9, 2022

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SAMPLE A. SAMPLE -

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ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

Dear Sample A. Sample:

We are writing to notify you that McDermott Investment Advisers, LLC and McDermott Investment Services, LLC (collectively, “McDermott”) experienced a security incident that potentially involves your personal information.

What Happened? On March 2, 2022, unknown actors outside McDermott obtained unauthorized access to the McDermott email account of one of our employees (the “Email Account”). On April 4, 2022, the unknown actors used the Email Account to send suspicious and unauthorized emails to individuals both inside and outside of McDermott. We terminated all access to the Email Account that same day (April 4, 2022) and later contacted all individuals who received suspicious and unauthorized emails sent by the unknown actors to notify them of the incident.

After conducting additional investigation into the incident, on June 28, 2022, we determined that the Email Account contained certain information of McDermott’s current and former customers, potential customers, and current and former employees. On August 26, 2022, we confirmed your information may have been involved. Although we do not have evidence that the unknown actors took or used any of the information in the Email Account, out of an abundance of caution, we are providing this notice to you with information on how you can protect your identity.

What Information Was Involved? The Email Account contained McDermott account numbers for McDermott’s current and former customers, potential customers, and current and former employees. Additionally, the Email Account may have included, for these individuals, social security numbers; taxpayer identification numbers; financial or other account numbers; account balances and transaction information; dates of birth; home addresses; telephone numbers; email addresses; or driver’s license, passport, or other government identification numbers.

What Are We Doing? In response to these events, we engaged a cybersecurity service provider to help with the investigation and remediation of the incident and to mitigate the possibility of future incidents. We have also notified law enforcement about the incident. This notification was not delayed due to a law enforcement investigation.

To help protect your identity, we are offering a complimentary 24-month membership of Experian’s® IdentityWorksSM.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary two-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by December 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/credit
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **(844) 933-2743** by **December 31, 2022**. Be prepared to provide engagement number **B059861** as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR TWO YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What Can You Do? Please review the "Further Steps and Contact List" information included with this letter which identifies additional steps to take to protect your information. If you have additional questions or concerns about this incident, please call (844) 933-2743 and be prepared to provide your engagement number **B059861**.

We take all privacy and security incidents seriously. We deeply regret any inconvenience this may cause you, and thank you for your understanding. We will **NOT** send you any electronic communications regarding this incident and ask you to disclose any personal information.

Sincerely,

McDermott Investment Advisers, LLC
McDermott Investment Services, LLC

44 East Broad Street, Suite 216
Bethlehem, PA 18018

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

FURTHER STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION AND CONTACT LIST

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact each one of the three national credit reporting agencies (contact information below).

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: A security freeze will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement. Under federal law, you may not be charged to place or remove a credit freeze.

Police Report: If you file a police report, you have the right to obtain a copy of it.

Additional Free Resources on Identity Theft: You can obtain information from the consumer reporting agencies, FTC (<https://www.identitytheft.gov/>) or from your respective state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the Federal Trade Commission or to the Attorney General in your state. You may want to contact your state Attorney General to obtain further information. Below is the contact information for the Attorneys General for residents of New York, North Carolina, Rhode Island, Oregon, the District of Columbia, and Maryland.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

Oregon Attorney General

100 SW Market Street
First Floor
Tilikum Room
Portland, OR 97201
<https://www.doj.state.or.us/consumer-protection/>
1-877-877-9392

New York Attorney General

Office of the Attorney
General
The Capitol
Albany, NY 12224-0341
<https://ag.ny.gov/>
1-800-771-7755

Office of the Attorney General for the District of Columbia

400 6th Street NW
Washington, D.C. 20001
oag@dc.gov
<https://oag.dc.gov/>

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
<https://www.marylandattorneygeneral.gov/>
Main number: 410-576-6300
Toll-free: 1-888-743-0023
Consumer Hotline: 410-528-8662

Rhode Island

Attorney General
150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
401-274-4400

Contact Information for Credit Reporting Agencies:

	Equifax	Experian	TransUnion
To obtain a copy of your credit report	P.O. Box 740241 Atlanta, GA 30374 (866) 349-5191 www.equifax.com	P.O. Box 4500 Allen, TX 75013 (888) 397-3742 www.experian.com	P.O. Box 1000 Chester, PA 19016 (800) 888-4213 www.transunion.com
To obtain a security freeze	PO Box 105788 Atlanta, GA 30348 (800) 685-1111 www.equifax.com/personal/credit-report-services	PO Box 9554 Allen, TX 75013 (888) 397-3742 www.experian.com/freeze/center.html	P.O. Box 2000 Chester, PA 19016 (888) 909-8872 www.transunion.com/credit-freeze
To place a fraud alert	P.O. Box 105069 Atlanta, GA 30348 (888) 766-0008 www.equifax.com/personal/credit-report-services	P.O. Box 2002 Allen, TX 75013 (888) 397-3742 www.experian.com/fraud/center.html	P.O. Box 2000 Chester, PA 19016 (800) 680-7289 www.transunion.com/fraud-victim-resource/place-fraud-alert