



4145 SW Watson Avenue,  
Suite 400  
Beaverton, OR 97005

<<First Name>> <<Last Name>>  
<<Address1>> <<Address2>>  
<<City>>, <<State>> <<Zip>>

Enrollment Code: <<XXXXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

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

October 19, 2023

Re: Notice of Data <<Breach/Incident>>

Dear <<First Name>> <<Last Name>>,

Concorde Investment Partners, LLC (“Concorde”), the parent company to Concorde Investment Services, LLC, Concorde Asset Management, LLC, and Concorde Insurance Agency, Inc. (collectively “Concorde”), writes to notify you of a recent incident that may have involved some of your personal information. Concorde takes the privacy of information in its care seriously. At this time, there is no evidence to suggest that any of your information was misused. In an abundance of caution, we are providing you information about the incident, our response, and steps you can take to protect your information if you feel it is necessary to do so.

**What Happened:** On or around March 2, 2023, Concorde became aware of potential unauthorized access to an email account belonging to an employee. Upon discovery, we immediately secured the email account and engaged third-party forensic investigators to conduct a prompt and extensive investigation into the nature and scope of this incident. Following a full and thorough investigation, it was determined that an unauthorized actor gained access to an employee email account for a limited period of time between February 28, 2023 and March 2, 2023. We then began a thorough review of the contents of the email account in order to determine the type(s) of information contained within the account and to whom that information related. On or about July 5, 2023, this review was completed, and we immediately began working to locate address information. We recently completed our review on September 29, 2023 and we worked to provide potentially impacted individuals with this notification. Please note that we have no evidence that any of the information has been misused as a result of this incident. Nevertheless, out of an abundance of caution, we want to make you aware of this incident.

**What Information Was Involved:** The potentially accessed information may have included your first and last name, in combination with your <<Data Elements>>.

**What We Are Doing:** Concorde has taken steps to address the incident and is committed to protecting personal information in its care. Upon learning of this incident, Concorde immediately took steps to secure its systems and conducted a thorough investigation.

**Credit Monitoring:** As an additional safeguard for your information, Concorde arranged for you to enroll, at no cost to you, in an online credit monitoring service for <<12/24>> months. Due to State and Federal privacy laws, Concorde cannot enroll you directly. If you wish to take advantage of this complimentary credit monitoring service, you must enroll yourself.

**What You Can Do:** In addition to enrolling in the complimentary credit monitoring service detailed within, Concorde recommends that you remain vigilant over the next 12 to 24 months for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity. If you discover any suspicious or unusual activity on any of your accounts, please promptly change your password and take additional steps to protect your account and notify your financial institution or company if applicable. Additionally, please report any suspicious incidents to local law enforcement and/or your State Attorney General. Please review the additional information below, which contains more information about steps you can take to protect yourself against fraud and identity theft.

**For More Information:** Should you have questions or concerns regarding this matter, please do not hesitate to call us at 1-800-939-4170, Monday to Friday from 9 am - 9 pm Eastern Time.

Concorde takes the security of information entrusted to our care very seriously. While it is regrettable this potential exposure occurred, please be assured we are taking appropriate actions to rectify the situation and prevent such incidents in the future.

Sincerely,

Concorde Investment Partners, LLC

## STEPS YOU CAN TAKE TO 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 January 19, 2024.

**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 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> 1-800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a>	<b>Experian</b> 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>Equifax</b> 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a>
<b>TransUnion Fraud Alert</b> P.O. Box 2000 Chester, PA 19016-2000	<b>Experian Fraud Alert</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax Fraud Alert</b> P.O. Box 105069 Atlanta, GA 30348-5069
<b>TransUnion Credit Freeze</b> P.O. Box 160 Woodlyn, PA 19094	<b>Experian Credit Freeze</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax Credit Freeze</b> P.O. Box 105788 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 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 Washington, D.C. residents*, the District of Columbia Attorney General may be contacted at 400 6<sup>th</sup> Street NW, Washington, D.C. 20001; 202-442-9828, and <https://oag.dc.gov/consumer-protection>. Concorde may be contacted at 19500 Victor Parkway, Suite 550, Livonia, MI 48152.