## **Return Processing Center**

<<Address 1>>
<<City>><<State>><<Zip>>
<<Name>>
<<Address 1>>
<<Address 2>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Dear [first name] [last name],

The Amani Center writes to notify you of an incident that may have involved some of your personal information as described below. We take the privacy of information in our care seriously. At this time, there is no evidence to suggest that any of your information was actually viewed or 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 should you feel it is necessary to do so.

What Happened? On August 18, 2023, the Amani Center discovered potentially suspicious activity related to an employee email account which was later found to be related to a broader phishing incident affecting multiple businesses and organizations in our community. Upon discovery, we took immediate action to address and investigate the incident, supported by third-party specialists. The investigation ultimately determined that one employee email account experienced unauthorized access between August 7, 2023, and August 18, 2023. While the investigation identified no evidence of access to, or misuse of, individuals' information, we began a review of the account in order to determine the types of information it contained and to whom that information related. On October 24, 2023, we learned that individuals' personal information may have been at risk and we worked to confirm sufficient contact information to provide identified individuals with notification as soon as possible.

<u>What Information Was Involved?</u> The information identified within the affected account included your name in combination with one or more of the following data elements: << Data Elements>>. Please note that we have no evidence of misuse of this information but are notifying you out of an abundance of caution.

<u>What We Are Doing.</u> In response to this incident, we immediately took steps to secure the affected account and undertook a thorough investigation. We have also implemented additional technical safeguards to further enhance the security of information in our possession on top of the safeguards that were already in place. Additionally, we are providing you access to <12/24> months of credit monitoring and identity protection services at no cost to you.

<u>What You Can Do.</u> We encourage you to enroll in the credit monitoring and identity protection services we are making available to you. Instructions about how to enroll in these services and additional resources available to you are included in the enclosed *Steps You Can Take to Protect Your Information*.

**For More Information:** Should you have any questions or concerns regarding this incident, please contact our dedicated assistance line at XXX-XXXX Monday through Friday from [hours] (excluding major U.S. holidays).

Sincerely,

<<Name>> <<Title>>

### STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION



<FIRST NAME> <LAST NAME>
Enter your Activation Code: <ACTIVATION CODE>

**Enrollment Deadline:** <a href="#"><DEADLINE MMMM DD, YYYYY></a></a>

# **Equifax Credit Watch™ Gold**

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

## **Key Features**

- · Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications<sup>1</sup> 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 alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- 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 theft<sup>4</sup>

# **Enrollment Instructions**

Go to www.equifax.com/activate

Enter your unique Activation Code of <a href="#"><a href="#"><a href="#">ACTIVATION CODE</a> then click "Submit" and follow these 4 steps:</a>

#### 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.

#### 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.

<sup>1</sup>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. <sup>2</sup>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. <sup>3</sup>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.optout

#### .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 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 <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> 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:

TransUnion	Experian	Equifax
1-800-680-7289	1-888-397-3742	1-888-298-0045
www.transunion.com	www.experian.com	www.equifax.com
TransUnion Fraud Alert	Experian Fraud Alert	Equifax Fraud Alert
P.O. Box 2000	P.O. Box 9554	P.O. Box 105069
Chester, PA 19016-2000	Allen, TX 75013	Atlanta, GA 30348-5069
TransUnion Credit Freeze	Experian Credit Freeze	Equifax Credit Freeze
P.O. Box 160	P.O. Box 9554	P.O. Box 105788
Woodlyn, PA 19094	Allen, TX 75013	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; 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.

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 https://www.marylandattorneygeneral.gov. The Amani Center may be contacted at P.O. Box 1001, St. Helens, OR 97051.

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 by visiting 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 <a href="https://ag.ny.gov">https://ag.ny.gov</a>.

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 <a href="www.ncdoj.gov">www.ncdoj.gov</a>.

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 <a href="www.riag.ri.gov">www.riag.ri.gov</a>. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are [#] Rhode Island residents impacted by this incident.

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 <a href="https://oag.dc.gov/consumer-protection">https://oag.dc.gov/consumer-protection</a>. The Amani Center may be contacted at P.O. Box 1001, St. Helens, OR 97051.