

C/O ID Experts 10300 SW Greenburg Rd. Suite 570 Portland, OR, 97223

<<First Name>> <<Last Name>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>> To Enroll, Please Call: 1-833-918-2061 Or Visit: <u>https://ide.myidcare.com/pw</u> Enrollment Code: [XXXXXXX]

December 23, 2019

Re: Notice of Data Security Incident

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

We are writing to inform you of a data security incident experienced by Pleasant Wealth LLC ("Pleasant Wealth") that may have affected your personal information. The privacy and security of your information is extremely important to us. That is why we are writing to inform you of this incident, to advise you of steps that can be taken to help protect your information, and to offer you complimentary credit and identity monitoring services.

What Happened? On September 3, 2019, Pleasant Wealth was alerted to unusual activity within its email system. Upon discovering this activity, Pleasant Wealth took immediate steps to secure all user email accounts and subsequently launched a preliminary investigation of its systems. Pleasant Wealth also engaged a leading forensics firm to conduct an independent investigation to determine what happened and whether personal information had been accessed or acquired without authorization. Pleasant Wealth received the initial results of the investigation on October 15, 2019, which indicated that an unauthorized individual had gained access to one of its employee email accounts. On November 5, 2019 as a result of additional data analysis, Pleasant Wealth learned that the compromised account likely contained certain personal information. Pleasant Wealth then worked diligently with the forensics firm to review the data and identify the individuals and personal information which may have been accessed without authorization as a result of this incident. On November 22, Pleasant Wealth learned that messages and attachments contained within the accessed email accounts included some of your personal information.

Please note that this unauthorized access was limited to information transmitted via email and did not affect any other information systems. Importantly, Pleasant wealth has no evidence to suggest that your personal information has been misused.

What Information Was Involved? The information potentially impacted as a result of this incident may have included your name, <<<Variable Data Insertion>>.

What Are We Doing? As soon as we discovered this incident, we promptly took the steps described above. In addition, because we take the security of all information that we have in our systems very seriously, we have also taken steps to enhance the security of our email system in order to minimize the likelihood of similar incidents occurring in the future. We also reported this matter to the Federal Bureau of Investigation and will provide whatever assistance is necessary to hold the perpetrators of this incident accountable. Finally, while we are not aware that any potentially impacted information has been misused, we are offering identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCareTM. MyIDCare services include: 12 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised

What You Can Do: We recommend that you activate the complimentary services offered through ID Experts. Activation instructions and a detailed description of the services provided are included as an enclosure to this letter. Please note the deadline to enroll is March 23, 2020. We also recommend that you review the guidance provided on the next page about how to protect your personal information.

For More Information: Further information and resources regarding the protection your personal information appear on the following page. If you have questions or need assistance, please go to <u>https://ide.myidcare.com/pw</u> or call 1-833-918-2061 Monday through Friday from 6 am - 6 pm Pacific Time. MyIDCare representatives are fully versed on this incident and can answer any questions that you may have regarding the protection of your personal information. Please note that you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

We take your trust in us and this matter very seriously and we apologize for any worry or inconvenience that this incident may cause you.

Sincerely,

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Ellis Miller, J.D. Owner

Pleasant Wealth LLC 720 McKinley Ave NW Canton OH 44703 Tel: 330-893-0113

(Enclosure)



Recommended Steps to help Protect your Information

1. Website and Enrollment. Go to <u>https://ide.myidcare.com/pw</u> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

2. Activate the credit monitoring provided as part of your MyIDCare 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, MyIDCare will be able to assist you.

3. Telephone. Contact MyIDCare at 1-833-918-2061 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. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to <u>www.annualcreditreport.com</u> or call 1-877-322-8228. 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 MyIDCare, notify them immediately by calling or by logging into the MyIDCare 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 our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identify 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.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

5. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting	Experian Fraud Reporting	TransUnion Fraud Reporting
1-866-349-5191	1-888-397-3742	1-800-680-7289
P.O. Box 105069	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5069	Allen, TX 75013	Chester, PA 19022-2000
www.alerts.equifax.com	www.experian.com	www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

6. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

7. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (<u>http://www.ca.gov/Privacy</u>) for additional information on protection against identity theft.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, <u>www.ag.ky.gov</u>, Telephone: 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, <u>www.oag.state.md.us/Consumer</u>, Telephone: 1-888-743-0023.

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, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. 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. You can review your rights pursuant to the Fair Credit Reporting Act by visiting <u>www.consumerfinance.gov/f/201504 cfpb summary your-rights-under-fcra.pdf</u>, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, <u>www.ncdoj.gov</u>, Telephone: 1-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, <u>www.doj.state.or.us/</u>, Telephone: 877-877-9392

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <u>www.consumer.gov/idtheft</u>, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.