

[Immanuel Lutheran Communities Letterhead/Logo]

[Date]

[Name]

[Address]

[City, State Zip Code]

Dear [Name]:

Immanuel Lutheran Communities (“ILC”) is writing to notify you of an incident that may affect the security of some of your personal information. We take this incident very seriously. This letter provides details of the incident and the resources available to you to help protect your information from possible misuse, should you feel it is appropriate to do so.

***What Happened?*** On January 19, 2021, ILC discovered suspicious activity impacting the operability of certain systems. We quickly launched an investigation to determine the nature and scope of this incident, working with industry-leading computer forensics specialists to determine what happened and what information may have been affected. The investigation identified a limited number of files and folders that may have been accessible to an unauthorized actor. We completed a thorough and lengthy review of the files and folders to determine whether any sensitive personal information was present in these locations. On March 19, 2021, we confirmed that a limited amount of your personal information was present in the files and folders that may have been accessed.

***What Information Was Affected?*** The investigation determined that the following types of your personal information were present in the potentially accessed files and folders at the time of the incident: name and [Variable Text 1]. There is no evidence that your information has been misused.

***What Are We Doing?*** We take this incident and the security of personal information in our care seriously. Upon learning of this incident, we moved quickly to investigate and respond to this incident, assess the security of our systems, and notify potentially affected individuals. As part of our ongoing commitment to the security of information in our care, we are also reviewing and enhancing existing policies and procedures to reduce the likelihood of a similar future event. We also notified law enforcement of this incident and are cooperating as required.

Out of an abundance of caution, we are also offering you access to complimentary credit monitoring and identity protection services for 12 months through IDX. These services include fraud consultation and identity theft restoration services. If you wish to activate the credit monitoring and identity protection services, you may follow the instructions included in the Steps You Can Take to Help Protect Your Information.

***What Can You Do?*** We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, explanation of benefits, and credit reports for suspicious activity. You may also review the information contained in the attached Steps You Can Take to Help Protect Your Information. There you will also find more information on the credit monitoring and identity protection services we are making available to you. While ILC will cover the cost of these services, you will need to complete the activation process.

***For More Information:*** We recognize that you may have questions not addressed in this letter. If you have additional questions, please call us at [CONTACT NUMBER AND HOURS] or email us at [EMAIL]. You may write to ILC at [insert ILC address].

We sincerely regret the inconvenience this incident may cause you. ILC remains committed to safeguarding the information in our care and we will continue to take steps to ensure the security of our systems.

Sincerely,

[Signature]

Jason Cronk  
Chief Executive Officer  
Immanuel Lutheran Communities

## **Steps You Can Take to Help Protect Your Information**

### **Activate Credit Monitoring Services:**

**Website and Enrollment.** Go to <https://response.idx.us/customending/> / <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code [insert enrollment code].

**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.

### **Monitor Your Accounts**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, 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, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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 the consumer’s 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 to take control over who gets access to the personal and financial information in your credit report 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 security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, military identification, etc.); 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>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

### **Additional Information**

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. 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 and your state Attorney General. This notice has not been delayed by law enforcement.