

Dear Employee,

We are contacting you about a data breach that has occurred in which your personal information may have been compromised. Personal information was inadvertently sent to an individual posing as one of our company officers. The email response contained W-2 information. We have contacted law enforcement in the city in which the original contact was received. We are working closely with the police and other officials to determine an appropriate course of action. At this time, we are in the process of developing a program to offer credit monitoring and covering costs associated with any credit freeze actions which you may wish to take in response to this event. Information about these programs and further updates about this matter will be sent to you as the information becomes available.

Until we have the information on credit monitoring available, we recommend that you place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Call any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for 90 days. You can renew it after 90 days.

Equifax: [equifax.com](http://equifax.com) or 1-800-525-6285

Experian: [experian.com](http://experian.com) or 1-888-397-3742

TransUnion: [transunion.com](http://transunion.com) or 1-800-680-7289

Request that all three credit reports be sent to you, free of charge, for your review. Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Thieves may hold stolen information to use at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you are not familiar with credit freezes, I have provided the following information below for you to review. Unlike the credit monitoring mentioned above, credit freezes may have some costs associated with them depending on state law.

**What is a credit freeze?**

Also known as a security freeze, this tool lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your file, they may not extend the credit.

**Does a credit freeze affect my credit score?**

No. A credit freeze does not affect your credit score.

A credit freeze also does not:

- prevent you from getting your free annual credit report
- keep you from opening a new account, applying for a job, renting an apartment, or buying insurance.

But if you're doing any of these, you'll need to lift the freeze temporarily, either for a specific time or for a specific party, say, a potential landlord or employer. The cost and lead times to lift a freeze vary, so it's best to check with the credit reporting company in advance.

- prevent a thief from making charges to your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

**Can anyone see my credit report if it is frozen?**

Certain entities still will have access to it.

- your report can be released to your existing creditors or to debt collectors acting on their behalf.
- government agencies may have access in response to a court or administrative order, a subpoena, or a search warrant.

If you would have a concern that you would like to discuss with me personally I can be reached at (757) 359-9388.

*Mary Freedman*

Mary Freedman  
Director of Human Resources

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