ERTICAL LIMIT 🖌 Return Mail Processing Center P.O. Box 6336

P.O. Box 0530 Portland, OR 97228-6336

### IMPORTANT INFORMATION PLEASE READ CAREFULLY



#### Dear

The privacy of your personal information is of utmost importance to Vertical Limit Construction. We are writing to provide you with important information about a recent incident which involves the security of some of your personal information. We want to provide you with information regarding the incident and explain the services we are making available to help safeguard you against identity fraud. We also are providing additional steps you can take to further protect your information.

We recently discovered on April 19, 2018 that a number of employee email accounts were compromised by an unauthorized third party. The first discovered access took place on December 19, 2017, and additional access took place at various times between February 6, 2018 and April 10, 2018. We immediately launched an investigation in consultation with outside cybersecurity professionals who regularly investigate and analyze these types of situations to analyze the extent of any compromise of the email accounts and the security of the emails and attachments contained within them.

We devoted considerable time and effort to determine what information was contained in the affected email accounts. Based on our comprehensive investigation and document review, which concluded on May 29, 2018, we discovered that the compromised email accounts contained your name and Social Security number, and may have also included your driver's license number and date of birth.

To date, we are not aware of any reports of identity fraud or improper use of your information as a direct result of this incident. Out of an abundance of caution, we wanted to make you aware of the incident, explain the services we are making available to help safeguard you against identity fraud, and suggest steps that you should take as well. Further, you should remain vigilant in reviewing your financial account statements for fraudulent or irregular activity on a regular basis.

To protect you and your information, we are providing you with 12 months of free credit monitoring and identity theft protection services through TransUnion. This service helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. This service is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

Please accept our apology that this incident occurred. We are committed to maintaining the privacy of personal information and have taken many precautions to help safeguard it. We have changed passwords as a result of this incident to prevent further unauthorized access to the compromised email accounts.

Sincerely,



Vertical Limit Construction

# - OTHER IMPORTANT INFORMATION -

# 1. <u>Enrolling in Complimentary 12-Month Credit Monitoring</u>.

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*my*TrueIdentity) for one year provided by TransUnion Interactive, a subsidiary of TransUnion<sup>®</sup>, one of the three nationwide credit reporting companies.

To enroll in this service, go to the *my*TrueIdentity website at and in the space referenced as "Enter Activation Code" enter the following 12-letter Activation Code and follow the three steps to receive your credit monitoring service online within minutes.

You can sign up for the online credit monitoring service anytime between now and Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

If you believe you may be a victim of identity theft, please call the TransUnion Fraud Response Services toll-free hotline at the bound of the prompted, enter the following 6-digit telephone pass code to speak to a TransUnion representative about your identity theft issue.

# 2. <u>Placing a Fraud Alert</u>.

Whether or not you choose to use the 12 month credit monitoring services offered above, we recommend that you place an initial 90-day "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any <u>one</u> of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax	Experian	TransUnion
P.Ô. Box 105069	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022
www.equifax.com	www.experian.com	www.transunion.com
1-800-525-6285	1-888-397-3742	1-800-680-7289

#### 3. <u>Consider Placing a Security Freeze on Your Credit File</u>.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to <u>all three</u> nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
PÔ Box 105788	PO Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022
https://www.freeze.equifax.com	http://experian.com/freeze	http://www.transunion.com/securityfreeze
1-800-685-1111	1-888-397-3742	1-800-680-7289

If you decide to place a Security Freeze on your credit file, in order to do so without paying a fee you will need to provide a police report. If your personal information has been used to file a false tax return or to open an account or to attempt to open an account, you may file a police report in the city in which you currently reside.

# 4. <u>Obtaining a Free Credit Report</u>.

Under federal law, you are entitled to one free credit report every 12 months from <u>each</u> of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com.** Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

### 5. <u>Additional Helpful Resources</u>.

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. Checking your credit report periodically can help you spot problems and address them quickly. If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

**Iowa Residents:** You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, Telephone: (515) 281-5164.

**Oregon Residents:** You may obtain information about preventing identity theft from, and report suspected identity theft to, the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.