

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:
1-800-939-4170
Or Visit:
https://app.myidcare.com/accountcreation/protect
Enrollment Code:
<XXXXXXXXXX>>

March 27, 2020

# <<Subject Line>>

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

We are writing to inform you of a recent incident which may have involved some of your personal information. We take the privacy and security of your personal information very seriously. We want you to understand what happened, what measures we are taking to address this issue, and what steps you can take to protect yourself against potential identity theft.

# What Happened

We recently became aware that Nutramax Laboratories was victimized and have determined that between December 12, 2019 and January 13, 2020, an unauthorized party accessed a limited number of employee email accounts using compromised credentials. Some of the personal information contained within those accounts may have been accessed. We are unaware of any misuse of information in connection with this incident at this time.

# What Information Was Involved

The information that may have been potentially accessed included <<variable insertion>>

#### What We Are Doing

Nutramax Laboratories took steps to secure the compromised email accounts as soon as we learned of the incident and Nutramax's counsel engaged a third-party forensic expert to investigate. We are also taking steps to further enhance the security of employee email accounts and we remain vigilant for similar types of attacks.

In addition, we want to assist you in proactive efforts to detect any instance of potential identity theft. We are providing you with two (2) years of complimentary identity theft protection services, MyIDCare<sup>TM</sup> through ID Experts®. MyIDCare services include: 24 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 encourage you to remain vigilant, as well, in reviewing your financial statements and credit reports. You should promptly report any suspicious activity or suspected identity theft to us and to proper law enforcement authorities, including your local law enforcement agency or your state's attorney general.

We encourage you to contact ID Experts with any questions and to enroll in free MyIDCare services by calling 1-800-939-4170 or going to <a href="https://app.myidcare.com/account-creation/protect">https://app.myidcare.com/account-creation/protect</a> and using the Enrollment Code provided above. MyIDCare experts are available Monday through Friday from 6 am - 5 pm Pacific Time. Please note the deadline to enroll is July 27, 2020.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. MyIDCare representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

#### **For More Information**

We truly regret that this incident occurred. The security of personal information is extremely important to us and is one of our highest priorities. We have secured resources to assist you in protecting yourself and encourage you to take advantage of this offering.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, 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.

Please call 1-800-939-4170 or go to <a href="https://app.myidcare.com/account-creation/protect">https://app.myidcare.com/account-creation/protect</a> for assistance or for any additional questions you may have.

Sincerely,

Nutramax Laboratories

(Enclosure)



### **Recommended Steps to help Protect your Information**

- **1**. **Website and Enrollment.** Go to <a href="https://app.myidcare.com/account-creation/protect">https://app.myidcare.com/account-creation/protect</a> 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 1-800-939-4170 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 Account Statements.** Carefully review statements sent to you from providers as well as from your insurance company to ensure that all of your account activity is valid. Report any questionable charges promptly to the provider's billing office, or for insurance statements, to your insurance company.
- **5. Order Your Free Credit Report.** To order your free annual credit report, visit <a href="www.annualcreditreport.com">www.annualcreditreport.com</a>, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at <a href="www.ftc.gov">www.ftc.gov</a> and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

**6.** Contact the U.S. Federal Trade Commission. If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft/ **7. Place a Fraud Alert on Your Credit File.** To protect yourself from possible identity theft, you have the right to place a fraud alert on your credit file for one year at no cost. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the applicant's identity. You can place a fraud alert on your credit report by calling any of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

 Equifax
 Experian
 TransUnion

 P.O. Box 105069
 P.O. Box 2002
 P.O. Box 2000

 Atlanta, GA 30348
 Allen, TX 75013
 Chester, PA 19016

 800-525-6285
 888-397-3742
 800-680-7289

 www.equifax.com
 www.experian.com
 www.transunion.com

**8. Security Freezes.** As of September 21, 2018, you have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/ her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security	Experian Security Freeze	<b>TransUnion</b>
<u>Freeze P.O. Box 105788</u>	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348 800-	Allen, TX 75013	Chester, PA 19016
685-1111	888-397-3742	888-909-8872
www.equifax.com	www.experian.com	www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

**9. 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.

### For Residents of California

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

### For Residents of Iowa

You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft. The Iowa Attorney General's Office can be reached at:

Iowa Attorney General's Office, Director of Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, <a href="https://www.iowaattorneygeneral.gov">www.iowaattorneygeneral.gov</a>

### For Residents of Kentucky

You may contact the Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, <a href="https://www.ag.ky.gov">www.ag.ky.gov</a>, Telephone: 1-502-696-5300.

### For Residents of Maryland

You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

Maryland Office of the Attorney General, Consumer Protection Division 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, <a href="http://www.marylandattorneygeneral.gov/">http://www.marylandattorneygeneral.gov/</a>

### For Residents of New Mexico

New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal.

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

- (1) the unique personal identification number, password or similar device provided by the consumer reporting agency;
- (2) proper identification to verify your identity;
- (3) information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act".

### For Residents of New York

You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and tips on how to protect your online privacy. You can contact the New York State Office of the attorney General at:

Office of the Attorney General The Capitol Albany NY 1222-0341 1-800-771-7755 1-800-788-9898 https://ag.ny.gov/ Bureau of Internet and Technology (BIT) 28 Liberty Street New York, NY 10005 Phone: 212-416-8433 https://ag.ny.gov/internet/resource-center

# For Residents of North Carolina

You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

North Carolina Attorney General's Office, Consumer Protection Division 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov

# For Residents of Oregon

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. Contact information for the Oregon Department of Justice is as follows:

Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301, 1-503-378-4320, www.doj.state.or.us

#### For Residents of Rhode Island:

Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, <a href="www.riag.ri.gov">www.riag.ri.gov</a>, Telephone: 401-274-4400