



PENDRICK
CAPITAL PARTNERS
THE REVENUE SOLUTION EXPERTS

Return Mail Processing
PO Box 999
Suwanee, GA 30024

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SAMPLE A. SAMPLE - Individual

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ANYTOWN, US 12345-6789



August 20, 2021

Dear Sample A. Sample:

Pendrick Capital Partner Holdings LLC (“Pendrick”) writes to inform you of a recent incident that may impact some of your information. Pendrick acquires medical debt and receives information from entities as part of its normal business operations. We are providing you with notice of the incident, steps we are taking in response, and resources available to help protect against the possibility of identity theft and fraud, should you feel it is appropriate to do so.

What Happened? On or about May 14, 2021, Pendrick discovered suspicious activity relating to an employee’s email account. We immediately took steps to secure the account and launched an investigation to determine the nature and scope of the incident. This investigation confirmed access to certain employee email accounts on separate occasions between April 12, 2021 to May 14, 2021. While the investigation was able to determine the email accounts were accessed, it was unable to determine whether any specific email or attachment within the impacted email accounts was actually accessed by the unauthorized individual. As part of our investigation, on or about June 8, 2021, an initial review of the impacted accounts determined they may contain information related to certain Pendrick customers. Therefore, out of an abundance of caution, we conducted a comprehensive review of the impacted email accounts to identify emails or attachments that contain protected information.

What Information Was Involved? On or about June 25, 2021, this review was completed and we immediately began a review of the results to identify address information for the individuals whose information may have been affected and to determine which Pendrick customer the individuals belonged. This additional review was completed on or about July 21, 2021 and we then worked to provide notification to potentially impacted individuals as quickly as possible. The information potentially impacted includes your name, [Extra1][Extra3]. To date, Pendrick has no evidence of actual or attempted misuse of your information.

What We Are Doing. Pendrick takes the confidentiality, privacy, and security of information in our possession very seriously. As part of our ongoing commitment to the privacy and security of personal information in our care, we are reviewing our existing policies and procedures relating to data protection and security. We are also investigating additional security measures to mitigate any risk associated with this incident and to better prevent similar incidents from occurring in the future. In addition to notifying you, we are also notifying state regulators, where required.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements, monitoring your free credit reports for suspicious activity, and to detect errors. Additionally, we are offering you access to complimentary credit monitoring services for [Extra2] months through Experian. You can find out more about how to safeguard your information in the enclosed *Steps You Can Take to Help Protect Your Information*.

For More Information. If you have questions about this incident that are not addressed in this letter, you may reach Pendrick at (877) 753-3334 from 6 A.M. to 8 P.M. PST, Monday through Friday and 8 A.M. to 5 P.M. PST, on Saturday and Sunday.

We apologize for any concern of inconvenience this incident may cause you.

Sincerely,

Pendrick Capital Partners Holdings, Inc.

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring Service

To help protect your identity, we are offering a complimentary [Extra2] membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: November 30, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 753-3334 by **November 30, 2021**. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

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 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, 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 credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
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; 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.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 441 4th St. NW #1100 Washington, D.C. 20001; 202-727-3400; and oag@dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us. Pendrick is located at 2331 Mill Rd., Suite 510, Alexandria, VA 22307.

For 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 bureaus 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 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. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 19 Rhode Island residents impacted by this incident.

***Pendrick Capital Partners Provides
Notice of Data Privacy Event***

Alexandria, Virginia – August 7, 2021, – Pendrick Capital Partners (“Pendrick”) provides notice of a recent incident that may impact the security of information related to certain individuals. Pendrick takes the confidentiality, privacy, and security of information in its possession very seriously and is notifying certain individuals in order to make them aware of this incident and the steps Pendrick is taking in response. To date, Pendrick has not received any reports of actual or attempted misuse of this information.

What Happened? On or about May 14, 2021, Pendrick discovered suspicious activity relating to an employee’s email account. Pendrick immediately took steps to secure the account and launched an investigation to determine the nature and scope of the incident. This investigation confirmed access to certain employee email accounts on separate occasions between April 12, 2021 to May 14, 2021. While the investigation was able to determine the email accounts were accessed, it was unable to determine whether any specific email or attachment within the impacted email accounts was actually accessed by the unauthorized individual. Therefore, out of an abundance of caution, Pendrick conducted a comprehensive review of the impacted email accounts to identify emails or attachments that contain protected information. Pendrick immediately began a review of the results to identify address information for the individuals whose information may have been affected and to determine which Pendrick customer the individuals belonged. On or about July 21, 2021, Pendrick’s investigation and review was completed. Pendrick then worked to provide notification to potentially impacted individuals as quickly as possible.

What Information Was Involved? The information potentially impacted included individual’s name, Social Security number, and/or financial account information. To date, we have no evidence of any of this information has been subject to actual or attempted misuse as a result of this incident.

What We Are Doing? Pendrick takes this incident and the security of information within our care seriously. Upon discovery of this incident, Pendrick took steps to secure the email accounts and launched an in-depth investigation with the assistance of third-party forensic investigators to determine the full nature and scope of this incident. As part of Pendrick’s ongoing commitment to the privacy of information in its care, Pendrick reviewed its existing policies and procedures and implemented additional safeguards to further secure the information in its systems as appropriate. Pendrick is individually notifying the potentially affected individuals and as an added precaution, providing individuals with access to complimentary credit monitoring and identity protection services. Pendrick also notified regulatory authorities, as required by law.

For More Information. Individuals potentially affected by this incident may have questions that are not addressed in this notification. Individuals that have additional questions or would like to confirm whether they are impacted by this incident, please call Pendrick’s dedicated assistance line at 571-487-1983 or visit Pendrick’s website at www.pendrickcp.com.

What You Can Do. Pendrick encourages potentially impacted individuals to remain vigilant against incidents of identity theft and fraud, to review account statements, and to monitor their credit reports and Explanation of Benefits for suspicious activity. Pendrick is providing potentially

impacted individuals with contact information for the three major credit reporting agencies, as well as providing advice on how to obtain free credit reports and how to place fraud alerts and security freezes on their credit files.

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 a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Individuals may also directly contact the three major credit reporting bureaus listed below to request a free copy of their 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. Consumers that are victims of identity theft are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Consumers may contact any one of the three major credit reporting bureaus listed below to place a fraud alert on their file.

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 the consumer’s name without their consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a security freeze, consumers 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if the consumer is a victim of identity theft.

Should consumers wish to place a credit freeze, contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
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

Individuals may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their personal information by contacting the consumer reporting bureaus, the

Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; 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. Individuals can obtain further information on how to file such a complaint by way of the contact information listed above. Individuals have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, individuals will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and their state Attorney General. This notice has not been delayed by law enforcement.

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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

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