

# BEACHLAWN, INC.

Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

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## NOTICE OF DATA BREACH

Dear <<Name 1>>:

This notice is to inform you of an incident experienced by Beachlawn Inc., ("Beachlawn") that may have involved your personal information described below. We take the privacy and security of all information very seriously. While we have no evidence of misuse of information as a result of this incident, we are providing you with information about steps you can take to protect your information, as well as offering you complimentary credit monitoring and identity protection services through Equifax.

**What Happened:** On June 14, 2021, Beachlawn became aware of a potential cyber incident involving our corporate servers that was detected by our protection software. We immediately began working with independent Cyber Security experts to secure our systems to prevent any additional breach or action and initiated an investigation to determine how this incident occurred. As a result of a thorough investigation, we discovered that limited data may have been removed by the unauthorized actors. Upon discovery, we performed an internal review to determine whether the impacted data contained any sensitive information. While our review identified that the majority of impacted files were password protected; we did determine that the information described below was present within the impacted files and are providing you with this notification.

**What Information Was Involved:** Personal information contained in the affected files and data may have included your name in combination with your date of birth and Social Security number.

**What We Are Doing:** Upon learning of this incident, we immediately took steps to secure our systems and engage third-party forensic specialists to investigate and assist in implementing additional security measures to protect against and prevent additional security breaches. Additionally, we are notifying potentially impacted individuals and offering complimentary credit monitoring and identity protection services for 12 months.

**What You Can Do:** We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact your financial institution or company. You may also enroll in the complimentary credit monitoring and identity protection services we are making available to you. Due to privacy laws, we cannot register you directly. Additional information regarding how to enroll in the complimentary services is enclosed in the attached "Steps You Can Take to Protect Your Information."

**For More Information:** Should you have questions or concerns regarding this matter, please contact our dedicated assistance line at 866-988-3879 between 9:00 a.m. and 9:00 p.m. Eastern Time, Monday through Friday.

The security of information is of the utmost importance to us, and we will continue to take steps to protect information in our care.

Sincerely,  
BEACHLAWN, INC.

## STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

### Enroll in Complimentary Credit Monitoring

Equifax® Credit Watch™ Gold provides you with the following key features:

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications<sup>1</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>

### How to Enroll: You can sign up online or via U.S. mail delivery

- To enroll in this service, go to the Equifax website at [www.equifax.com/activate](http://www.equifax.com/activate) and enter the Activation Code <<Activation Code>> and follow the provided steps to receive your credit monitoring service online.
  - o Register: Complete the form with your contact information and click "Continue".  
*If you already have a myEquifax account, click the "Sign in here" link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4*
  - o Create Account: Enter your email address, create a password, and accept the terms of use.
  - o Verify Identity: To enroll in your product, we will ask you to complete our identity verification process.
  - o Checkout: Upon successful verification of your identity, you will see the Checkout Page. Click "Sign Me Up" to finish enrolling.
- To sign up for US Mail delivery, dial 1-855-833-9162 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only. You will be asked to enter your Activation Code home telephone number, home address, name, date of birth and Social Security Number. You will be asked to provide Equifax with your permission to access your Equifax credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment. Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information

You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Enrolling in this service will not affect your credit score. You must be over age 18 with a credit file activate these services.

<sup>1</sup> WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

<sup>2</sup> The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC

<sup>3</sup> Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com).

<sup>4</sup> The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## **Monitor Your Accounts**

Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

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

As an alternative to a fraud alert, you 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 your 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 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 credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.).
2. Social Security number.
3. Date of birth.
4. Address for the prior two to five years.
5. Proof of current address, such as a current utility or telephone bill.
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); 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:

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| <b>TransUnion</b><br>1-800-680-7289<br><a href="http://www.transunion.com">www.transunion.com</a><br><br><b>TransUnion Fraud Alert</b><br>P.O. Box 2000<br>Chester, PA 19016-2000<br><br><b>TransUnion Credit Freeze</b><br>P.O. Box 160<br>Woodlyn, PA 19094 | <b>Experian</b><br>1-888-397-3742<br><a href="http://www.experian.com">www.experian.com</a><br><br><b>Experian Fraud Alert</b><br>P.O. Box 9554<br>Allen, TX 75013<br><br><b>Experian Credit Freeze</b><br>P.O. Box 9554<br>Allen, TX 75013 | <b>Equifax</b><br>1-888-298-0045<br><a href="http://www.equifax.com">www.equifax.com</a><br><br><b>Equifax Fraud Alert</b><br>P.O. Box 105069<br>Atlanta, GA 30348-5069<br><br><b>Equifax Credit Freeze</b><br>P.O. Box 105788<br>Atlanta, GA 30348-5788 |
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## **Additional Information**

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

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, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

*For Maryland residents*, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16<sup>th</sup> Floor, Baltimore, MD 21202; 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us). Beachlawn Inc.. may be contacted at 21777 Hoover Rd., Warren, MI 48089.

*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: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. 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 [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, FTC, 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](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and [www.riag.ri.gov](http://www.riag.ri.gov). Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident.

*For Washington, D.C. residents*, the District of Columbia Attorney General may be contacted at 441 4<sup>th</sup> Street NW #1100, Washington, D.C. 20001; 202-727-3400, and <https://oag.dc.gov/consumer-protection>. Beachlawn Inc., may be contacted at 21777 Hoover Rd., Warren, MI 48089.