## [ADD LOGO OF APPLICABLE FACIL<u>ITY]</u> <<DATE>>

<<FirstName>> <<MiddleName>> <<LastName>> <<Suffix>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>>

Re: Notice of Potential Data Breach

Dear <<FirstName>> <<MiddleName>> <<LastName>> <<Suffix>>:

We take the privacy and security of your data very seriously. For this reason, we are notifying you of a data security incident that may have involved some of your personal information.

What happened? What are we doing? On July 30, 2020, we discovered that our information system had been compromised by an unauthorized outside party(s). Upon discovery, we immediately responded to this incident. Passwords were promptly changed, and the unauthorized access was blocked. National cyber experts were engaged to investigate, mitigate, and evaluate our systems.

What information was involved? During the investigation, we learned that certain specific files may have been potentially copied by an outside party sometime during the week. The files may or may not have contained some or all of the following type of information: your name, address, social security number, insurance, birth certificate, other demographic information, and other intake and referral information, etc. that is commonly needed in order to assess for services / placement of the type conducted by us. Individual files would have varied. We have since obtained assurances that copies of any such files were destroyed, but we are notifying you of this incident in an abundance of caution. We have not received any evidence of financial harm to you (or any of our other clients), and do not anticipate any such harm.

What you can do? As a precaution, you may wish to take certain steps to protect yourself. We are offering one (1) year of <u>free</u> credit monitoring and \$1 million in identity theft insurance through Experian IdentityWorks - to give you peace of mind. The instructions for enrollment are on the next page of this Letter. **Enrollment must be completed by the activation date of** <u>December 23 2020</u> to be effective. Other steps you may wish to take are also included.

**For more information about this incident,** you can call 1-866-410-0428, toll-free, 9:00 am and 6:30 pm Eastern Time, Monday through Friday (excluding major U.S. holidays). We are fully committed to protecting personal information and sincerely apologize for any concern this incident may have caused.

Sincerely,

John Short

ELN-3838-0920

## ADDITIONAL STEPS YOU CAN TAKE

## Below is additional information on steps you may wish to take as a precaution.

ACTIVATE Your FREE Experian IdentityWorks NOW in Three Easy Steps. We are providing you through this letter one (1) complimentary one-year membership of Experian's® IdentityWorks®. This product helps detect future misuse of the enrollee's personal information and provides superior identity protection support focused on immediate identification and resolution of identity theft. IdentityWorks Alert is completely free to the enrollee and enrolling in this program will not hurt your credit score.

- 1. ENSURE That You Enroll By: (Your code will not work after this date.)
- 2. VISIT the Experian IdentityWorks website to enroll: https://www.experianidworks.com/3bcred
- 3. PROVIDE Your Activation Code:

If you have questions or need an alternative to enrolling online, please call 877-890-9332 and provide engagement #: A credit card is not required for enrollment. Once membership is activated, the enrollee will receive the following features:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.<sup>1</sup>
- Credit Monitoring: Actively monitors Experian file for indicators of fraud.
- Identity Restoration: Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- \$1 Million Identity Theft Insurance:<sup>2</sup> Provides coverage for certain costs/unauthorized electronic fund transfers.

You must activate your membership(s) by the enrollment date (noted above) by enrolling at https://www.experianidworks.com/3bcredit or calling 877-890-9332 to register your activation code(s) above in order for this service to be in effect. Once your enrollment in IdentityWorks is complete, carefully review your credit report for inaccurate or suspicious items. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer team at 877-890-9332.

**FREEZE YOUR CREDIT FILE.** You also have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security 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. Note that a security freeze generally does not apply to existing account relationships and when a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. There is no charge to place or lift a security freeze.

<sup>&</sup>lt;sup>1</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>&</sup>lt;sup>2</sup> Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

To place a security freeze on your credit report, contact each of the 3 major consumer reporting agencies -

## **3 MAJOR CREDIT BUREAUS / CONSUMER REPORTING AGENCIES**

Equifax P.O. Box 105788 Atlanta, GA 30348 1-800-525-6285 www.equifax.com

Experian P.O. Box 9554 Allen, TX 75013 1 - 888-397-3742 www.experian.com TransUnion P.O. Box 2000 Chester, PA 19022 1-800-680-7289 www.transunion.com

To request a freeze, you will need to provide the following:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.), Social Security number, and date of birth; and
- If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
- · Proof of current address such as a current utility bill or telephone bill;
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. If you request a security freeze via toll-free telephone or other secure electronic means, the credit reporting agencies have 1 business day after receiving the request to place the freeze. In the case of a request made by mail, the bureaus have 3 business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within 5 business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze. To lift the security freeze to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have up to 3 business days after receiving a request to lift the security freeze for those identified entities or for the specified period of time. To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have up to 3 business days after receiving the request to remove the freeze.

PLACE FRAUD ALERTS ON YOUR CREDIT FILE. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your 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 an alert lasting 7 years. Contact the credit reporting agencies listed above to activate an alert.

**REMAIN VIGILANT: REVIEW YOUR ACCOUNT STATEMENTS, & REPORT FRAUD**. Carefully review your credit reports, debit/credit card, insurance policy, bank account and other account statements. Activate alerts on your bank accounts to notify you of suspicious activity. Report suspicious or fraudulent charges to your insurance statements, credit report, credit card or bank accounts to your insurance company, bank/credit card vendor and law enforcement. (For Oregon & Iowa residents: Report any suspected identity theft to law enforcement, Federal Trade Commission, and

your State Attorney General.)

**POLICE REPORT:** You have a right to a police report about this incident (if any exists). If you're an identity theft victim, you have the right to file a police report and obtain a copy of it.

**ORDER YOUR FREE ANNUAL CREDIT REPORTS.** Visit www.annualcreditreport.com or call 877-322-8228 to obtain one free copy of your credit report annually. Periodically review a copy of your credit report for discrepancies and identify any accounts you did not open or inquiries you did not authorize. (For Colorado, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain additional copies of your credit report, free of charge. You must contact each of the three credit reporting agencies noted above directly to obtain such additional reports.)

**OBTAIN INFORMATION ABOUT PREVENTING IDENTITY THEFT FROM FTC / STATE ATTORNEY GENERAL.** Go to http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html. Federal Trade Commission also provides information at www.ftc.gov/idtheft FTC hotline is 877-438-4338; TTY: 1-866-653-4261 or write to FTC, 600 Pennsylvania Ave., NW, Washington, D.C. 20580. Your State Attorney General also may provide information. (For MA residents: You may contact the Attorney General's Consumer Advocacy & Response Division at 1-617-727-8400. For MD residents: You may contact Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023. For NC residents: You may contact NC Office of the Attorney General, Consumer Protection Division, 200 St. Payl Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023. For NC residents: You may contact NC Office of the Attorney General, Consumer Protection Division, 200 St. Payl Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023. For NC residents: You may contact NC Office of the Attorney General, Consumer Protection Division, 200 St. Payl Place, Payleneral, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7226.

FAIR CREDIT REPORTING ACT: You also have rights under the federal Fair Credit Reporting Act, which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FTC has published a list of the primary rights created by the FCRA (https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act. pdf), and that article refers individuals seeking more information to visit www.ftc.gov/credit. The FTC's list includes the following FCRA rights: (1) To receive a copy of your credit report, which must contain all the information in your file at the time of your request; (2) To receive a free copy of your credit report, at your request, once every 12 months from each of the nationwide credit reporting companies - Equifax, Experian, and TransUnion; (3) To receive a free credit report if a company takes adverse action against you (e.g. denying your application for credit, insurance, or employment), and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the credit reporting company. You are also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; if you are on welfare; or if your report is inaccurate because of fraud, including identity theft; (4) To ask for a credit score; (5) To dispute incomplete or inaccurate information; (6) To obtain corrections to your report or delete inaccurate, incomplete, or unverifiable information; (7) Consumer reporting agencies may not report outdated negative information; (8) To restrict access to your file and to require consent from you for reports to be provided to employer; (9) To limit "prescreened" offers of credit and insurance you receive based on information in your credit report; and (10) To seek damages from violators. Note - Identity theft victims and active duty military personnel have additional rights.