From: Kent Building Supplies Customer Support <CustomerSupport@kent.ca>
Sent: Wednesday, July 31, 2024 6:15 PM
To: Key, Robert <Key.Robert@jdirving.com>
Subject: [MARKETING] Your Equifax Credit Monitoring Information

# **External Email Alert**

**Caution**: This email originated from outside the organization. If you suspect this email is suspicious, please forward the email to 'phishing@jdirving.com' to notify JDI IT Security



Dear Kent Building Supplies Customer,

On July 23, 2024, Kent Building Supplies e-mailed you to advise that a third-party software provider enabling transactions on the Kent Building Supplies website was targeted by a criminal hacker in July. While Kent Building Supplies does not store any of your payment information, it is possible that your personal and payment information was impacted as a result.

As someone who made a purchase on the Kent Building Supplies website within the relevant timeframe, there is a possibility the following information relating to your purchase was accessed: name, email address, delivery and billing addresses, payment information (card number, expiry date, CVV number), as well as the phone number provided by you for the transaction.

To protect your information and as a precaution, Kent Building Supplies is offering you Equifax Complete<sup>TM</sup> Premier at no cost for one-year from the date of enrollment. You must be over age 18 with a credit file to take advantage of the product.

Upon completion of the online activation process, you will have access to the following key features of Equifax Complete<sup>TM</sup> Premier:

## Key Features of Equifax Complete<sup>™</sup> Premier:

- Annual access to your 3-bureau credit report and VantageScore<sup>1</sup> credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring<sup>2</sup> with email notifications of key changes to your credit reports
- WebScan notifications<sup>3</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>4</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>5</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>6</sup>.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

### How to Enroll:

Go to <u>www.equifax.com/activate</u>. Enter your unique Activation Code of **123456789101** then click "Submit" and follow these 4 steps:

- 1. **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.
- 2. Create Account: Enter your email address, create a password, and accept the terms of use.
- 3. Verify Identity: To enroll in your product, we will ask you to complete our identity verification process.
- 4. Checkout: Upon successful verification of your identity, you will see the Checkout Page. Click 'Sign Me Up' to finish enrolling. The confirmation page shows your completed enrollment. Click "View My Product" to access the product features.

#### You have until December 31, 2024 to activate these services.

For any questions on Equifax Complete™ Premier and the services offered please contact Equifax<sup>®</sup> at #-###-###-#####.

<sup>1</sup>The credit scores provided are based on the VantageScore<sup>®</sup> 3.0 model. For three-bureau VantageScore credit scores, data from Equifax<sup>®</sup>, Experian<sup>®</sup>, and TransUnion<sup>®</sup> are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

<sup>2</sup>Credit monitoring from Experian and TransUnion will take several days to begin.

<sup>3</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>4</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>5</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 <u>www.optoutprescreen.com</u>

<sup>6</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.



Dear valued customer:

We are writing to notify you that a third-party software provider enabling transactions on the Kent Building Supplies website was targeted by a criminal hacker this month. While Kent Building Supplies does not store any of your payment information, it is possible that your personal and payment information was impacted as a result.

At this time, we are not aware of any misuse of information associated with transactions on the Kent Building Supplies website. However, we are notifying you out of an abundance of caution.

### What Happened?

Based on our investigations to date, we understand the following:

- A criminal hacker installed malware in the third-party software on July 8<sup>th</sup>, 2024.
- The malware has been disabled.
- This malware only impacted online purchases via the Kent Building Supplies website, with no impact to Kent PRO customers or in-store transactions.

Since learning of this attack, our internal security team has been working with the third-party software provider and leading security firms to investigate the incident.

## Potential Impact to Online Customers

As someone who made a purchase on the Kent Building Supplies website within the relevant timeframe, based on our current investigations, we believe there is a possibility the following information relating to your purchase was accessed by the malware: name, email address, delivery and billing addresses, payment information (card number, expiry date, CVV number). With this information in mind, we recommend you take the following steps:

Monitor your payment method transactions for any unusual activity, and

Notify your bank and credit card or other online payment provider.

### How We Can Help

To protect your information and as a precaution, we are offering you Equifax® Credit Monitoring at no cost for one-year from the date of enrollment, which includes daily monitoring and alerts, \$1 million identity theft insurance, identity restoration services, and dark web internet scanning. You will receive an email from us within the next week that will include your unique activation code along with the enrollment link and instructions. It will also include the phone number for an Equifax® representative who can answer questions you may have.

In the meantime, any questions can be directed to Kent Building Supplies' customer support line: <u>1-833-804-1550</u> (open between 8:00 AM and 5:00 PM ADT).

Our customers are our number one priority, and we apologize for any inconvenience this may cause you. We value your business and continue to focus on delivering to you the best value and customer service for your home improvement products and projects.

Sincerely, Kent Building Supplies

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Please do not reply to this message. Our website customer help line hours are Monday to Saturday, 8:00am to 9:00pm, and Sunday, 8:00am to 5:00pm, Atlantic time. © 2024 Kent. All rights reserved.