



P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

Enrollment Code: <<ENROLLMENT>>
To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

August 20, 2024

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

We are writing to inform you of a data security incident that may have impacted some of your personal information. We take the security of your information and any concern this incident may cause very seriously. This letter contains information about actions we have taken to prevent a reoccurrence, and steps you can take to protect your information.

What Happened?

Recently, we were the target of a ransomware attack. Ransomware is a computer virus that encrypts computer systems until and unless we pay money (i.e., the ransom) demanded by the attackers. We immediately notified law enforcement, moved quickly to contain the incident, and conducted a thorough investigation with the assistance of computer forensic experts. We believe it is likely the attacker only wanted money and not the information on our computers but, in an abundance of caution, we are letting you know that some of your personal information may have been accessed by the attackers.

What Information was Involved?

Our investigation revealed that some documents accessed may have contained information including your name, address, and Social Security number, if you provided it.

What Are We Doing?

The security of all information in our systems is taken very seriously, and we want to assure you that there are already steps in place to prevent a reoccurrence, including implementing increased security measures and conducting additional employee training.

Additionally, we are offering identity theft protection services through IDX, A ZeroFox Company, the data breach and recovery services expert. IDX identity protection 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, IDX will help you resolve issues if your identity is compromised.

Additional information describing your services is included with this letter.

What You Can Do.

We encourage you to contact IDX with any questions and to enroll in the free identity protection services by calling 1-877-202-7176 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is November 20, 2024.

Although we have no reports of misuse of your or anyone's information, we encourage you to follow the instructions in this letter and enroll in the identity protection services we are providing at no cost to you. We also recommend that you review the "Additional Important Information" section included with this letter. This section describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission (FTC) regarding identity theft protection and details on how to place a fraud alert or security freeze on your credit file. As an added precaution, you may want to closely monitor your personal accounts for any suspicious activity.

For More Information.

Please call 1-877-202-7176, Monday through Friday from 9:00 am - 6:30 pm Eastern Time or go to <https://app.idx.us/account-creation/protect> for assistance or for any additional questions you may have. We appreciate your patience and understanding, and we sincerely apologize for any inconvenience or concern this incident may cause you.

Sincerely,

Craig Walker
Interim President



1. Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> 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 IDX identity protection 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, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-877-202-7176 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

Additional Important Information

For residents of Iowa: You are advised to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon: You are advised to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of New Mexico: You are advised to review personal account statements and credit reports, as applicable, to detect errors resulting from the security incident. You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or see the contact information for the Federal Trade Commission listed below.

For residents of District of Columbia, Maryland, New York, North Carolina, and Rhode Island:

You can obtain information from the District of Columbia, Maryland, North Carolina, New York, and Rhode Island Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

DC Attorney General
400 6th Street NW
Washington, DC
20001
1-202-727-3400
www.oag.dc.gov

**Maryland Office of
Attorney General**
200 St. Paul Pl
Baltimore, MD 21202
1-888-743-0023
<https://www.marylandattorneygeneral.gov/>

**New York Attorney
General**
120 Broadway, 3rd
Fl
New York, NY
10271
1-800-771-7755
www.ag.ny.gov

**North Carolina
Attorney General**
9001 Mail Service Ctr
Raleigh, NC 27699
1-877-566-7226
<https://ncdoj.gov/>

**Rhode Island
Attorney General**
150 South Main St
Providence RI 02903
1-401-274-4400
www.riag.ri.gov

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Ave, NW Washington, DC 20580
1-877-IDTHEFT (438-4338) www.identitytheft.gov

Massachusetts and Rhode Island residents: You have the right to obtain or file a police report.

For residents of all states:

You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at www.consumer.ftc.gov/articles/0155-free-credit-reports) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Fraud Alerts: You have the right to place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf), Experian (www.experian.com/fraud/center.html) or Transunion (www.transunion.com/fraud-victim-resource/place-fraud-alert). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant for incidents of fraud and identity theft by reviewing payment card account statements and monitoring your credit reports for suspicious or unusual activity and immediately report any suspicious activity or incidents of identity theft.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency by visiting their websites below or by mail. In order to place the security freeze for yourself, your spouse, or a minor under the age of 16, you will need to provide your name, address for the past two years, date of birth, Social Security number, proof of identity and proof of address as requested by the credit reporting company. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password, which will be required to lift the freeze, which you can do either temporarily or permanently. It is free to place, lift, or remove a security freeze.

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348-5788
www.equifax.com/personal/credit-report-services/credit-freeze/
1-866-478-0027

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013-9544
<http://www.experian.com/freeze/center.html>
1-888-397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
www.transunion.com/credit-freeze
1-800-916-8800