

Enrollment Code: [REDACTED]

To Enroll, Scan the QR Code Below:



Or Visit:

August 22, 2024

### Incident Notice

Dear [REDACTED],

Slavic Integrated Administration, Inc. ("Slavic401k") provides 401k services to the [REDACTED] Retirement Savings Plan. We are writing to inform you of an incident involving your [REDACTED] Retirement Savings Plan account. We understand the critical importance of your personal information's security and privacy, and we deeply regret this incident. We appreciate your time to read this letter.

#### What Happened

On August 5, 2024, we discovered a data discrepancy issue that caused your second quarter Slavic401k participant statement to be disclosed to another participant within the same plan. Although the incorrect data was corrected, the prior quarterly statement was already generated on July 9, 2024.

As soon as we discovered the issue, we thoroughly conducted an impact analysis and performed corrective actions. The scope of this incident is limited, and currently, we have no evidence of any misuse of your personal information.

Please be assured that this incident was not a cybersecurity breach but solely the result of a data discrepancy issue. There is no malicious actor involved. **Please note that online logins and personal information such as Social Security numbers and dates of birth were not compromised.**

#### What Information May Have Been Exposed

The following information was inadvertently disclosed to another participant within the same plan.

- First name and Last name
- Company Name
- Your Slavic401k Account number
- Slavic401k Account balance
- Slavic401k Account Summary (withdrawals, transfers, earnings)

#### What We Are Doing

- All incorrect participant data was corrected in the 401k system.
- Corrected statements are being generated and will be delivered within the coming weeks. Please note, your statement may also be accessed through your online portal account at any time.

- Individuals whose account numbers were exposed will receive a new account number. Additional information for those affected individuals is forthcoming.
- We are identifying opportunities to improve our processes and implementing additional safeguards to prevent future occurrences.
- At no cost and with an abundance of caution, we offer you identity theft protection services through IDX, A ZeroFox Company, the data breach and recovery services expert. IDX identity protection services include:
  - 12 months of Credit and CyberScan monitoring
  - a \$1,000,000 insurance reimbursement policy
  - fully managed ID theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

Additionally, as a Slavic401k participant, your Slavic401k account balance is complemented with Slavic401k's Participant Security Guarantee Program for your peace of mind. We have agreed to waive specific requirements due to eligibility. Please visit [REDACTED] for details.

### **What You Can Do**

While we are confident that no data breach or confidential information was compromised, these services are being offered out of an abundance of caution. We encourage you to enroll in free IDX identity protection services by going to [REDACTED] or calling 1-800-939-4170 and using the Enrollment Code provided below. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is [REDACTED].

<p>To Enroll, Please Visit:</p> <p>[REDACTED]</p> <p>Enrollment Code: [REDACTED]</p>
--

Please know that we are taking immediate steps to review our current procedures and implement necessary changes to prevent this from happening again. Safeguarding customer information is our highest priority. Once again, we apologize for this incident and appreciate your understanding. We hope that you take advantage of the 12 months of complementary IDX identity protection service being offered in this notice.

### **Contact For More Information**

Should you have further questions about this matter, please do not hesitate to contact us at [incident.response@slavic401k.com](mailto:incident.response@slavic401k.com).

Sincerely,

[REDACTED]



Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

#### Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

#### Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

#### TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

We are offering identity theft protection services through IDX, A ZeroFox Company, the data breach and recovery services expert. IDX identity protection services include 12 months of Credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, exclusive educational materials and fully managed Identity Theft Recovery Services. With this protection, IDX will help you resolve issues if your identity is compromised.

We encourage you to contact IDX with any questions and to enroll in the identity protection services by calling 1-800-939-4170, going [REDACTED] or scanning the QR image and using the Enrollment Code provided above. Representatives are available Monday through Friday from 9 am – 9 pm Eastern Time. Please note that the deadline to enroll is [REDACTED].

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Please call [REDACTED] or go [REDACTED] for assistance or for any additional questions you may have.

## Recommended Steps to help Protect your Information

**1. Website and Enrollment.** Scan the QR image or 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 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

**4. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

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.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

**5. Place Fraud Alerts** with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. 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. The contact information for all three bureaus is as follows:

### Credit Bureaus

Equifax Fraud Reporting  
1-866-349-5191  
P.O. Box 105069  
Atlanta, GA 30348-5069  
[www.equifax.com](http://www.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Reporting  
1-800-680-7289  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://www.transunion.com)

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

**Please Note: No one is allowed to place a fraud alert on your credit report except you.**

**6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

Equifax  
1-800-685-1111  
P.O. Box 740256  
Atlanta, GA 30374  
[www.freeze.equifax.com](http://www.freeze.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com/freeze](http://www.experian.com/freeze)

TransUnion Fraud Reporting  
1-888-909-8872  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

The credit reporting agencies will 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 in order to allow a specific entity or individual access to your credit report, you must call or go online to each of the credit reporting agencies and provide 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 specific period of time you want the credit report available. The credit reporting agencies will lift the security freeze for the specified period of time.

To remove the security freeze, you must call or go online to each of the three credit bureaus and provide 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 will remove the security freeze.

There is no cost to freeze or unfreeze your credit files.

To learn more, contact your State Attorney General's office or visit the Federal Trade Commission's website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) and click on the link for credit freeze information.