



Secure Processing Center
25 Route 111, P.O. Box 1048
Smithtown, NY 11787

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

***Postal IMB Barcode

<<Date>>

Re: Notification of Data Breach / Cybersecurity Incident

Dear <<Full Name>>,

IVC Technologies (“**IVC**” or “**we**”) understands the importance of data privacy and protecting the confidentiality of personal data in our custody and control. The purpose of this letter is to inform you that IVC was a victim of a cybersecurity incident that may have resulted in an unauthorized third-party access to certain personal data related to you.

We recognize that cybersecurity is a significant concern in today’s world, and we know that many individuals have been impacted by other cybersecurity incidents that are completely unrelated to IVC, such as cyberattacks impacting schools, hospitals, and other businesses (e.g., the 2024 National Public Data breach). Although there is no evidence that any of your personal data was removed from our information systems, to help alleviate any concerns that you may have with respect to this or other cybersecurity incidents, we are providing you with **complimentary credit monitoring and identity theft protection services** (see below for enrollment information).

Why Does IVC Have My Personal Data?

IVC collects and retains personal data on our employees and job applicants for a broad range of purposes. For example, we retain “HR” records on our current and former employees to administer our benefit programs (e.g., health and wellness programs), and for personnel management, tax, and legal compliance purposes. In addition, we collect and retain personal data on job applicants to assess their eligibility for employment, fitness for a particular position, and for legal compliance purposes. Accordingly, you are receiving this letter because you are either a current or former employee of IVC or you applied for an employment position with IVC and your personal data was impacted by this cybersecurity incident.

What Happened?

On October 28, 2024, IVC discovered that a third party had gained unauthorized access to certain systems in our information technology (“**IT**”) environment that contained a limited amount of data concerning current and former employees and IVC employment applicants. In response, we immediately deployed security measures to contain and mitigate the issue, and we retained a leading cybersecurity incident response team to accelerate our recovery efforts. Because of the security controls we implemented prior to this incident, we were able to quickly resolve the issue and return to a normal state of operations without any significant disruptions. As part of our investigation, we discovered that an unauthorized third-party *may have* accessed files and records in our custody and control. In turn, we undertook an extensive review of these files and records to identify whether they contained any sensitive personal data. We recently finished this review, and learned that your personal data was affected by this incident.

What Personal Data Was Involved?

As noted above, we conducted an extensive review of the IVC files and records that were accessed by an unauthorized third-party and discovered they contained a limited amount of data concerning current and former employees and IVC employment applicants. Specifically, this data contained the following: your name, date of birth, driver's license number, and Social Security number. For employees who enrolled family members into our health benefits program, the names, and Social Security numbers of your beneficiaries (e.g. spouse and children) may also been accessed by the unauthorized third party. IVC was retaining a copy of this personal data for human resources and benefit program administration, talent management, and legal compliance purposes.

However, there is no evidence that the unauthorized third-party copied or removed this personal data from our IT environment.

What We Are Doing / How We Responded

We take this event and the security of information in our care seriously and have taken action to remediate this cybersecurity incident and help prevent future occurrences. For example, we retained independent third-party IT security consultants to analyze the incident, including our information security tools and the status of our data security hygiene. Please note that we have filed reports with local law enforcement, the Federal Bureau of Investigation (FBI), the Cyber Crimes division of Homeland Security, and we have been in contact with Homeland Security representatives regarding this incident.

Credit Monitoring Services

As we stated above, there is no evidence that your personal data was copied or removed from our IT environment. Nevertheless, to help alleviate any concerns that you may have with respect to this or other cybersecurity incidents, we are providing you and your immediate family members, with **complimentary credit monitoring and identity theft protection services** for **24 months** offered through Equifax. The enclosed sheet provides instructions for **enrollment** in the **Equifax Complete™ Premier** and **Equifax Child Monitoring** services.

If you would like to enroll your immediate family members into these credit monitoring and identity theft protection services, please contact our call center listed below to receive enrollment codes for them.

What You Can Do

There are additional steps that you can take to better protect yourself and your personal data more generally. Please see the [Data Security Information Attachment](#) for information on some of the resources available to you that may help address any data security-related concerns you may have.

Point of Contact / Call Center

We have established a dedicated call center to answer questions you may have about this incident, which you can reach at 855-285-9951, Monday – Friday, 9:00 am to 9:00 pm (Eastern Standard Time).

* * *

We deeply regret that this incident occurred, and we thank you for your attention to this matter.

Sincerely,

Vlad Miladinovic, CEO

Data Security Information

It is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com, call toll free at 1-877-322-8228 or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Contact information for the three nationwide credit reporting companies is as follows:

- Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111.
- Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742.
- TransUnion, PO Box 2000, Chester, PA 19016, <http://www.transunion.com>, 1-800-916-8800.

When you receive your credit report: (i) review it carefully, (ii) look for accounts you did not open, (iii) look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security Number). You should also look in the "inquiries" section for names of creditors from whom you have not requested credit. You should notify the consumer reporting agencies immediately of any inaccuracies in your report or if you see anything you do not understand. The consumer reporting agency and staff will review your report with you. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580, 1-877-IDTHEFT (438-4338), <http://www.ftc.gov/idtheft>.

If you are a resident of California, Colorado, Connecticut, Illinois, Iowa, Kansas, Louisiana, Maryland, Massachusetts, New York, North Carolina, Oregon, Rhode Island, or Texas, you may contact and obtain information from your state Attorney General at the following:

- California Department of Justice, Office of Privacy Protection, PO Box 944255, Sacramento, CA 94244-2550, 1-800-952-5225, www.oag.ca.gov/privacy.
- Office of the Attorney General Colorado Department of Law, Ralph L. Carr Judicial Building 1300 Broadway, 10th Floor Denver, CO 80203, 1-720-508-6000, <https://complaints.coag.gov/s/contact-us>.
- Connecticut Attorney General's Office, 55 Elm Street, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.
- Office of the Illinois Attorney General, 500 South Second Street, Springfield, IL 62701, 1-217-782-1090, <https://illinoisattorneygeneral.gov/Contact/>.
- Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut St., Des Moines, IA 50319, 1-515-281-5164, <https://www.iowaattorneygeneral.gov/>.
- Kansas Attorney General's Office, 120 SW 10th, 4th Floor, Topeka, KS 66612, 1-785-296-3751 or 1-888-428-8436.
- Louisiana Department of Justice Office of the Attorney General Consumer Protection Section 1885 N. Third Street Baton Rouge, LA 70802, 1-225-326-6079, <https://www.ag.state.la.us/Contact>.
- Office of the Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/contact-the-attorney-generals-office.
- New York Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov/>.
- North Carolina Attorney General's Office, 9001 Mail Service Center, Raleigh, NC 27699, 1-919-716-6400 or 1-877-566-7226, <https://ncdoj.gov/>.
- Oregon Department of Justice, 1162 Court St. NE, Salem, OR 97301-4096, 1-503-378-4400, <https://www.doj.state.or.us/>.
- Office of the Attorney General, PO Box 12548, Austin, TX 78711-2548, 1-512-463-2100, <https://www.texasattorneygeneral.gov/contact-us>.

Massachusetts. If you are a resident of Massachusetts, you: have the right to file and obtain a copy of a police report; are allowed to place, without charge, a security freeze on your credit reports; and, may contact and obtain information from and/or report identity theft to your state attorney general at: Office of the Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contactus.html.

Fraud Alerts: There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

Credit Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, so that no new credit can be opened in your name without the use of a personal identification number (“PIN”) that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit. There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses listed above.

To request a security freeze, you will need to provide the following information: (i) Your full name (including middle initial as well as Jr., Sr., II, III, etc.), (ii) Social Security number, (iii) Date of birth, (iv) If you have moved in the past five years, provide the addresses where you have lived over the prior five years, (v) Proof of current address such as a current utility bill or telephone bill, (vi) A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.), (vii) If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five 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 in order to allow a specific entity or individual access to your credit report, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identity 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 one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time. To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the three credit bureaus and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. The credit bureaus have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

Fair Credit Reporting Act: You also have rights under the federal Fair Credit Reporting Act (“FCRA”), which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The Federal Trade Commission has published a list of the primary rights created by the FCRA, available at (www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf), and that article refers individuals seeking more information to visit www.ftc.gov/credit. The Federal Trade Commission’s list of FCRA rights includes the following:

You have the right to receive a copy of your credit report. The copy of your report must contain all the information in your file at the time of your request. Each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion – is required to provide you with a free copy of your credit report, at your request, once every 12 months. You are also entitled to a free report if a company takes adverse action against you, like 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 are 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. You have the right to ask for a credit score. You have the right to dispute incomplete or inaccurate information. Consumer reporting agencies must correct

or delete inaccurate, incomplete, or unverifiable information. Consumer reporting agencies may not report outdated negative information. Access to your file is limited. You must give your consent for reports to be provided to employers. You may limit "prescreened" offers of credit and insurance you receive based on information in your credit report. You may seek damages from violators. Identity theft victims and active-duty military personnel have additional rights.

Note: The delivery of this notice has not been delayed as a result of a law enforcement investigation.



<<Full Name>>

Enter your Activation Code: <<Activation Code>>

Enrollment Deadline: <<Enrollment Deadline>>

Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ 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 alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- 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 theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of <<Activation Code>> 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.

You’re done!

The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® 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. ²Credit monitoring from Experian and TransUnion will take several days to begin. ³WebScan 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.

⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. ⁵Locking 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.co ⁶The 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.



Enter your Activation Code: <<Activation Code>>
Enrollment Deadline: <<Enrollment Deadline>>

Equifax Child Monitoring Package *(for Equifax Complete™ Premier members)*

Key Features

- Child Monitoring for up to four children under the age of 18.
- Emailed notifications of activity on the child's Equifax credit report

Enrollment Instructions

Parent/guardian, after completing your enrollment in Equifax Complete™ Premier:

Go to www.equifax.com/activate

Enter your unique Activation Code of <<Activation Code>> for Equifax Child Monitoring Package then click "Submit" and follow these additional steps.

1. **Sign In:**

Click the 'Sign in here' link under the "Let's get started" header.

Sign in with your email address and password you created when initially creating your account.

2. **Checkout:**

Click 'Sign Me Up' to finish your enrollment.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features and enroll minor children.

How to Add Minors to Your Equifax Child Monitoring Package

You will be able to add minors to your Equifax Child Monitoring Package through your product dashboard.

1. Sign in to your account to access the "Your People" module on your dashboard.
2. Click the link to "Add a Child"
3. From there, enter your child's first name, last name, date of birth and social security number.
Repeat steps for each minor child (up to four)

Equifax will then create an Equifax credit file for your child, lock it and then alert you if there is any activity on that child's Equifax credit file. You can add up to 4 children under the age of 18 with your Equifax Child Monitoring Package.