

# **EXHIBIT A**

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

<<Name 1>> <<Name 2>>  
<<Address 1>>  
<<Address 2>>  
<<City>>, <<State>> <<Zip>>  
<<Country>>

Enrollment Code: <<XXXXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

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

January 22, 2025

Dear <<Name 1>> <<Name 2>>:

MRA – The Management Association (“MRA”) writes to inform you of a security incident experienced by MRA. We are providing you with steps you can take to protect your information should you feel it appropriate to do so. Pursuant to Massachusetts law we are unable to provide you with a description of the nature of the event, but if you would like to learn more, you may contact our dedicated assistance line using the number provided below.

Please know that we take the security of information in our care seriously. We conducted an investigation into this event to determine what happened and what personal information may have been affected. Through this investigation, we determined the information involved in the incident included your name in combination with the following data elements: <<Date Elements>>. We have your information because you are a current or former MRA employee, or the beneficiary or dependent of a current or former MRA employee.

In response to this incident, we are providing you with access to twenty-four (24) months of credit monitoring and identity protection services at no cost to you through IDX, the data breach and recovery services expert. IDX identity protection services include: twenty-four (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.

While we already had several security measures in place and regularly undertake independent security audits, MRA has also implemented additional technical safeguards and works with outside specialists to continually monitor all of our systems.

We encourage you to enroll in the credit monitoring and identity protection services we are making available to you. If you are currently enrolled in credit monitoring services through IDX previously offered by MRA, we have extended your services through IDX for an additional 24 months, and you do not need to take additional action to enroll in the services we are offering. You will receive an email from IDX confirming your services have been extended. Instructions about how to enroll in these services, and additional steps you can take, are included in the additional pages of this letter. We also encourage you to review the below *Additional Steps You May Take to Help Protect Personal Information*.

### **Enroll in Offered Monitoring Services**

**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 1-866-659-8040 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

### **Additional Steps You May Take to Help Protect Personal Information**

We encourage you to remain vigilant against events of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. You should promptly report any activity indicative of identity theft or fraud to law enforcement and to your bank or credit card company as appropriate.

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a 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 a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit 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 credit 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. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you may need to provide the following information, depending on whether you make the request online, by phone, or by mail:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, 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.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
1-888-298-0045	1-888-397-3742	1-833-799-5355
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

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 further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

We understand you may have additional questions not addressed by this letter. If you have questions, please contact IDX at 1-866-659-8040 between 8 a.m. and 8 p.m. Central Time, Monday through Friday excluding U.S. holidays.

We sincerely apologize that this incident occurred and regret any inconvenience it may cause you.

Sincerely,

Susan Fronk

