LACONIAHOUSING

<<Date>> (Format: Month Day, Year)

<<FIRST_NAME>> <<MIDDLE_NAME>> <<LAST_NAME>> <<SUFFIX>>
<<ADDRESS_1>>
<<ADDRESS_2>>
<<CITY>>, <<STATE_PROVINCE>> <<POSTAL_CODE>>
<<COUNTRY>>

NOTICE OF DATA PRIVACY INCIDENT

Dear <<first_name>> <<last_name>>:

We are writing to inform you of a data privacy incident experienced by the Laconia Housing and Redevelopment Authority ("Laconia") that involved your personal information as described below. We take privacy and security very seriously and are providing notice about the incident and steps you can take to help protect your personal information. We are also offering you the opportunity to activate in complimentary identity monitoring services.

What Happened: On September 9, 2024, Laconia discovered suspicious email activity in an employee's account in its email system. Laconia took action to secure the email account and to address and investigate the incident. Outside cyber professionals were engaged to conduct a forensic investigation. After a thorough investigation, on November 4, 2024, we learned that data in the impacted email mailbox was subject to unauthorized acquisition between September 6 – September 9, 2024. As a result, we underwent a comprehensive data review to determine what information was involved and to whom that information belonged. On May 13, 2025, we determined that certain of your personal information was included in the data set.

What Information Was Involved: The information involved included your first and last name, in combination with your <<b2b_text_1 (Affected PII)>><<b2b_text_2 (Affected PHI cont.)>>.

What We Are Doing: We have taken steps in response to the incident to help mitigate the risk of a similar incident occurring in the future. Additionally, we are providing you with the opportunity to activate in <<Monitoring Term Length (Months)>> months of complimentary identity monitoring services through Kroll. Activation information and additional fraud assistance guidance are included in the enclosed "*Steps You Can Take to Help Protect Your Information.*"

What You Can Do: To date, we are not aware of any reports of identity fraud or fraudulent activity involving your information as a result of this incident. As a general matter, it is good practice to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports and account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company. You may also file a report with law enforcement, your state attorney general, and/or the Federal Trade Commission. Please refer to the enclosed "*Steps You Can Take to Help Protect Your Information*" for additional resources you may take advantage of to help protect against fraud and identity theft, should you find it appropriate to do so as well as identity monitoring activation instructions.

For More Information: Should you have any questions or concerns, please contact our dedicated call center at (866) 819-1312, from 9:00a.m. to 6:30p.m Monday through Friday, EST excluding major U.S. holidays. We stay committed to protecting your trust in us and continue to be thankful for your support during this time.

Sincerely,

Catherine M. T. Bowler

Catherine Bowler
Executive Director
Laconia Housing and Redevelopment Authority

Enclosure: *Steps You Can Take to Help Protect Your Information*

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for <<Monitoring Term Length (Months)>> months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit **https://enroll.krollmonitoring.com** to activate and take advantage of your identity monitoring services.

You have until ***<<b2b_text_6(activation deadline)>>*** *to activate your identity monitoring services.*

Membership Number: **<<Membership Number s_n>>**

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Monitor Your Accounts and Credit Reports: We encourage you to remain vigilant of incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

Fraud Alert Services: You have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

Credit Freeze Instructions: As an alternative to a fraud alert, you 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 your 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 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 credit freeze, you should provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

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

TransUnion 1- 800-916-8800 www.transunion.com	**Experian** 1-888-397-3742 www.experian.com	**Equifax** 1-888-378-4329 www.equifax.com
TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000	**Experian Fraud Alert** P.O. Box 9554 Allen, TX 75013	**Equifax Fraud Alert** P.O. Box 105069 Atlanta, GA 30348-5069
TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	**Experian Credit Freeze** P.O. Box 9554 Allen, TX 75013	**Equifax Credit Freeze** P.O. Box 105788 Atlanta, GA 30348-5788

Additional Information: You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them.

The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

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, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For D.C. Residents, the District of Columbia Attorney General may be contacted at 400 6th Street NW, Washington, D.C. 20001; 202-727-3400, and https://oag.dc.gov/consumer-protection.

For Maryland Residents, the Maryland Attorney General may be contacted at Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202; 1-888-743-0023; or www.marylandattorneygeneral.gov.

For New Mexico Residents, you have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

For New York Residents, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or https://ag.ny.gov.

For North Carolina Residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island Residents, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are [x] Rhode Island residents whose data was impacted by this incident.