# **HULBERG & ASSOCIATES**

REAL ESTATE APPRAISERS

Return Mail Processing PO Box 589 Claysburg, PA 16625-0589

August 19, 2025



N7872-L02-0000002 P001 T00001 \*\*\*\*\*\*\*\*SCH 5-DIGIT 12345 SAMPLE A SAMPLE - L02 MASS APT ABC 123 ANY STREET ANYTOWN, ST 12345-6789

# **RE: Notice of Data Breach**

Dear Sample A. Sample:

We are writing to let you know about a security incident involving certain of your personal information. This notice explains what happened, what information may have been affected, what measures we are taking in response, and steps you can take to help protect yourself and guard against possible identity theft and fraud.

**What Happened?** On July 11, 2025, we experienced suspicious activity on a server at Hulberg and Associates, Inc. We immediately took measures to contain the incident, including disconnecting the affected server from the network, changing passwords, and upgrading our endpoint detection solution on company computers to monitor, detect and respond to threats to our network security. We engaged a cybersecurity firm to conduct a forensic investigation into the incident.

An unknown third party gained unauthorized access to a server that stores Hulberg and Associates' human resources files. Your personal information may have been exposed during the incident. Below, we describe what information may have been involved, what we are doing in response to the incident, and what you can do to be proactive and protect yourself.

What Information Was Involved? The server impacted stored records of current and former employees and independent contractors, including name, address, social security number, driver's license, identification card, passport or other government identification numbers, date of birth, and bank routing and account numbers used for direct deposits. However, we do not collect or store any security code, access code or password that would permit access to an individual's bank or other financial account. We also do not collect or store your full credit card numbers.

What Are We Doing? As noted above, as soon as we were alerted to suspicious activity, we took immediate measures to contain the incident, including disconnecting the affected server from the network, changing passwords, and upgrading our end point detection solution on company computers to monitor, detect and respond to threats to our network security. Further, we have secured the services of **Experian IdentityWorks**<sup>SM</sup> to provide you credit monitoring and identity theft restoration services at no cost to you, as described below.

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).



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Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is <u>immediately available to you</u>, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by November 28, 2025, by 11:59 pm UTC (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- Provide your activation code: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team toll free by November 28, 2025, at 833-745-2452, Monday – Friday, 8 am – 8 pm Central Time (excluding major U.S. holidays). Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

### ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- Credit Monitoring: Actively monitors Experian file for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit
  and non-credit related fraud.
- Experian IdentityWorks ExtendCARE™: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance\*\*: Provides coverage for certain costs and unauthorized electronic fund transfers.

**What You Can Do.** Please review the enclosed *Information about Identity Theft Protection* on how to protect against identity theft and fraud. Please remember to stay vigilant to avoid identity fraud. Take advantage of the complimentary identity protection services offered through Experian described above.

**For More Information.** We sincerely regret any inconvenience or concern caused by this incident. If you have further questions or concerns, or would like an alternative to enrolling online, please call 833-745-2452, toll free Monday through Friday from 8 am to 8 pm Central Time (excluding major U.S. holidays). Be prepared to provide your engagement number ENGAGE#.

Sincerely,

**Norm Hulberg, President** Hulberg and Associates, Inc. 1530 The Alameda

Horad . Holling

San Jose, CA 95126

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<sup>\*</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>\*\*</sup> The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

# **Information about Identity Theft Protection**

# **Monitor Your Accounts**

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013-9701
1-888-397-3742
www.experian.com

TransUnion®
P.O. Box 1000
Chester, PA 19016-1000
1-800-888-4213
www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

#### **Credit Freeze**

You have the right to put a security freeze, also known as a credit freeze, on your credit file, 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 credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

P.O. Box 105788
Atlanta, GA 30348-5788
1-888-298-0045
www.equifax.com/personal/
credit-report-services

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
www.experian.com/
freeze/center.html

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/
credit-freeze

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

# **Fraud Alerts**

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts one (1) year and 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 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

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**Equifax** 

P.O. Box 105788 Atlanta, GA 30348-5788 1-888-766-0008 www.equifax.com/personal/ credit-report-services Experian

P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 www.experian.com/ fraud/center.html **TransUnion** 

P.O. Box 2000 Chester, PA 19016-2000 1-800-680-7289 www.transunion.com/fraudvictim-resource/place-fraud-alert

# **Additional Information**

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

**The Federal Trade Commission** 

600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-ID-THEFT (1-877-438-4338) TTY: 1-866-653-4261 www.ftc.gov/idtheft

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