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<<Return to Kroll>>
<<Return Address>>
<<City, State ZIP>>
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<<FIRST_NAME>> <<MIDDLE_NAME>> <<LAST_NAME>> <<SUFFIX>>
<<ADDRESS_1>>
<<ADDRESS_2>>
<<CITY>>, <<STATE_PROVINCE>> <<POSTAL_CODE>>
<<COUNTRY>>
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<< Date>> (Format: Month Day, Year)

#### <<vtext1 Notice of Data Breach>>

Dear <<first name>> <<last name>>,

We are writing to inform you of a data security incident that may have impacted some of your personal information. We take the security of your information and any concern this incident may cause seriously. This letter contains information about what happened, actions we have taken to prevent a reoccurrence, and steps you can take to protect your information.

#### What Happened?

Recently, we were the target of a cyber-attack. We immediately notified law enforcement, moved quickly to contain the incident, and conducted a thorough investigation with the assistance of computer forensic experts. We believe it likely that the attacker only wanted money and not the information on our computers but, in an abundance of caution, we are letting you know that some of your personal information may have been accessed by the attackers.

#### What Information was Involved?

On July 18, 2025, we discovered that some documents accessed may have contained information including your name, <<br/>b2b text 2 (data elements as identified by document review team)>>.

#### What We Are Doing.

The security of all information in our systems is taken very seriously, and we want to assure you that we've already taken steps to prevent a reoccurrence by enhancing security measures and security monitoring and increasing company awareness of data security protection.

In an abundance of caution, we have secured the services of Kroll to provide identity monitoring at no cost to you for 24 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, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

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

You have until <<bb/>be 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 <u>info.krollmonitoring.com</u>.

Additional information describing your services is included with this letter.

#### What You Can Do

Although we have no reports of misuse of your or anyone's information, we encourage you to follow the instructions in this letter and enroll in the identity protection services we are providing at no cost to you. We also recommend that you review the "Additional Important Information" section included with this letter. This section describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission (FTC) regarding identity theft protection and details on how to place a fraud alert or security freeze on your credit file. As an added precaution, you may want to closely monitor your personal accounts for any suspicious activity.

# **For More Information**

If you have questions, please call (866) 559-3998, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time. Please have your membership number ready.

We appreciate your patience and understanding, and we sincerely apologize for any inconvenience or concern the incident may cause you.

Sincerely,

eCapital



## 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.

## \$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

#### **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.

## Additional Important Information

Monitoring: You should always remain vigilant for incidents of fraud and identity theft, especially during the next 12-24 months, by reviewing financial account statements and monitoring your credit reports for suspicious or unusual activity and immediately report any suspicious activity or incidents of identity theft. You have the right to obtain or file a police report. You can contact the Federal Trade Commission (FTC) for more information on preventing identity theft. We encourage you to report any incidents of identity theft to the FTC.

## Federal Trade Commission, Consumer Response Center

600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.identitytheft.gov

<u>Credit Reports</u>: You may obtain a copy of your credit report, for free, whether or not you suspect any unauthorized activity on your account, from each of the three nationwide credit reporting agencies. To order your free credit report, please visit <u>www.annualcreditreport.com</u>, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <u>www.consumer.ftc.gov/articles/0155-free-credit-reports</u>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

<u>Fraud Alerts</u>: You have the right to place fraud alerts with the three credit bureaus by phone and online with Equifax (<a href="https://assets.equifax.com/assets/personal/Fraud\_Alert\_Request\_Form.pdf">https://assets.equifax.com/assets/personal/Fraud\_Alert\_Request\_Form.pdf</a>), Experian (<a href="www.experian.com/fraud/center.html">www.experian.com/fraud/center.html</a>) or Transunion (<a href="www.transunion.com/fraud-victim-resource/place-fraud-alert">www.transunion.com/fraud-victim-resource/place-fraud-alert</a>). 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. Initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency by visiting their websites below or by mail. To place the security freeze for yourself, your spouse, or a minor under the age of 16, you will need to provide your name, address for the past two years, date of birth, Social Security number, proof of identity and proof of address as requested by the credit reporting company. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password, which will be needed to lift the freeze, which you can do either temporarily or permanently. It is free to place, lift, or remove a security freeze.

**Equifax Security Freeze** P.O. Box 105788

Atlanta, GA 30348-5788 www.equifax.com/personal/ credit-report-services/credit-freeze/ 1-866-478-0027

**Experian Security Freeze** 

P.O. Box 9554 Allen, TX 75013-9544 http://www.experian.com/freeze/ center.html 1-888-397-3742

**TransUnion Security Freeze** 

P.O. Box 160 Woodlyn, PA 19094 www.transunion.com/credit-freeze 1-800-916-8800

For residents of *Iowa* and *Oregon*: You are advised to report any suspected identity theft to law enforcement or to the state Attorney General and Federal Trade Commission.

For residents of New Mexico: You are advised to review personal account statements and credit reports, as applicable, to detect errors resulting from the security incident. You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file, to dispute incomplete or inaccurate information, and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://files.consumerfinance.gov/f/201504 cfpb summary your-rights-underfcra.pdf or see the contact information for the Federal Trade Commission.

For residents of Massachusetts and Rhode Island: You have the right to obtain or file a police report.

For residents of District of Columbia, Maryland, New York, North Carolina, and Rhode Island: You can obtain information from the District of Columbia, Maryland, North Carolina, New York, and Rhode Island Offices of the Attorney General and the FTC about fraud alerts, security freezes, and steps you can take to prevent identity theft. There were 7 Rhode Island residents notified in this incident.

**Attorney General** 400 6th Street NW Washington, DC 20001 1-202-442-9828 www.oag.dc.gov

District of Columbia Maryland Office of **Attorney General** 200 St. Paul Pl Baltimore, MD 21202 New York, NY 10271 1-888-743-0023 https://www.maryland www.ag.ny.gov attorneygeneral.gov/

New York **Attorney General** 120 Broadway, 3rd Fl 1-800-771-7755

North Carolina **Attorney General** 9001 Mail Service Ctr 150 South Main St Raleigh, NC 27699 1-877-566-7226 https://ncdoj.gov/

Rhode Island **Attorney General** Providence RI 02903 1-401-274-4400 www.riag.ri.gov