



Commemorative Brands, Inc. | Gaspard  
Taylor Publishing Company | Iconic Group

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

<<Full Name>>  
**Activation Code:** <<ACTIVATION CODE>>  
**Enrollment Deadline:** <<ENROLLMENT DEADLINE>>

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

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

\*\*\*Postal IMB Barcode

<<Date>>

Re: <<Variable Header>>

Dear <<Full Name>>,

I am writing to follow up on our previous communication concerning a security incident suffered by the Balfour & Co. companies listed above (“Balfour” or “we”). An offer of complimentary credit monitoring appears below.

#### *What Information Was Involved*

Your 2024 federal W-2 tax form was involved in this incident. That form contains your name, address, Social Security number, and 2024 payroll and tax withholding information. As of the sending of this letter, we are not aware of any particular instances of identity theft or other misuse of your information, but such misuse remains a possibility. We have confirmed that this incident does not involve any vulnerability in the security of our computing systems.

#### *What We Are Doing*

We have worked diligently to address the situation. We have notified the Federal Bureau of Investigation, the Internal Revenue Service, and other tax authorities. We will be implementing additional training and other safeguards in an effort to reduce the possibility of a similar incident in the future.

As an added precaution, we have secured the identity theft protection services of Epiq, a leading, national provider of these services, to protect your identity and help you avoid potential identity theft. If you enroll as set forth below, Epiq will provide you with credit monitoring and will help you resolve issues if your identity is compromised.

#### *What You Can Do*

You should read the enclosed “Information About Identity Theft Protection.” We also encourage you to take advantage of complimentary identity protection and credit monitoring for 24 months from Epiq. These services are further described in the “Epiq Privacy Solutions ID Product Details” section at the end of the enclosure to this letter. To enroll and start monitoring your personal information, follow the steps set forth in those product details.

Please be on the lookout for any scams that attempt to lure you into providing personal information in connection with this incident. We will not call you or send you any email messages asking for your personal information or credit card information. You should not provide information in response to any such calls or email messages, and you should not click on any links within any such email messages. The only way for you to contact us about this incident and/or to set up the credit monitoring we have obtained for you is as set forth in this letter.

*For More Information*

Please call Balfour at 512-440-2000 or email us at [MyHR@balfour.com](mailto:MyHR@balfour.com) for assistance or for any additional questions you may have. Note that, given the need to continue to attend to business in the normal course, it may take a few business days for us to respond.

\* \* \*

Balfour regrets any inconvenience caused by this incident. Please rest assured that we remain committed to protecting your personal information and will continue to evolve and enhance our data security.

Sincerely,

A handwritten signature in black ink, appearing to read 'Lisa Trefois', written in a cursive style.

Lisa Trefois  
Chief Human Resources Officer

Enclosure

## INFORMATION ABOUT IDENTITY THEFT PROTECTION

**IRS Resources for Taxpayers.** We encourage you to review the “Identity Theft Information for Taxpayers” handout from the Internal Revenue Service (found at [www.irs.gov/pub/irs-pdf/p5027.pdf](http://www.irs.gov/pub/irs-pdf/p5027.pdf)) so that you can be aware of any warning signs and take action in the event of any attempts at identity theft involving your information.

**Remain Vigilant.** 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](http://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](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. Purchase a copy of your credit report from the national credit reporting agencies listed below.

Equifax, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111

Experian, PO Box 2104, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-888-4213

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

We recommend you vigilantly review your account statements and credit reports and promptly report any suspicious activity or suspected identity theft to law enforcement authorities, including local law enforcement, your state’s attorney general and/or the Federal Trade Commission (FTC). You may contact the FTC or your state’s regulatory authority to obtain information about avoiding identity theft. Contact the FTC at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

**Fraud Alerts:** You can place two types of fraud alerts on your credit report to notify creditors: an initial alert and an extended alert. You may place an initial fraud alert on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert lasts for one year. You may place an extended alert on your credit report by mail if you have been a victim of identity theft with the appropriate documentary proof. An extended fraud alert lasts for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number or visiting the website of any of the three national credit reporting agencies listed below. You only need to notify one agency, because it must notify the other two agencies.

Equifax: 1-866-349-5191, <https://www.equifax.com/personal/education/identity-theft/fraud-alert-security-freeze-credit-lock/>

Experian: 1-888-397-3742, <https://www.experian.com/fraud/center.html>

TransUnion: 1-800-680-7289, <https://www.transunion.com/fraud-alerts>

### Additional Information Required by Massachusetts Law

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. However, note that no police report has been filed as a result of 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.

Under Massachusetts law, you have a right to request a “security freeze” on your consumer report at no charge. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. You should be aware that using a security freeze may delay, interfere with, or prevent the timely approval of any subsequent request or application you make regarding new loans, credit, mortgage, insurance, housing, employment, investment, utilities, internet credit card transactions, or other services, including an extension of credit at a point of sale. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You may place a security freeze on your credit report with each of the three major consumer reporting agencies using their website or dedicated telephone number or by regular, certified, or overnight mail using the information below:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

To request a security freeze, you may need to provide the following information depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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, military identification, etc.);
7. Social Security card, pay stub, or W-2; and
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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation of your mailed request to you within five (5) 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze to permit a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail or using their websites and you may need to include proper identification (name, address, and Social Security number), the PIN number and/or password provided to you when you placed the security freeze, and the identities of those entities or individuals you would like to receive access to your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your mailed request to lift the security freeze for those identified entities or for the specified period of time. If the request is made through a website or by phone, a credit reporting agency will lift a freeze within one hour.

Similarly, to remove the security freeze, you may make the request by telephone or send a written request to each of the three credit bureaus by mail or through their website and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your mailed request to remove the security freeze. If the request is made through a website or by phone, a credit reporting agency will remove a freeze within one hour. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide prior identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

## **Epiq Privacy Solutions ID Product Details**

### **One-Bureau Credit Monitoring - Plus**



#### **How To Enroll:**

- 1) Visit [www.privacysolutionsid.com](http://www.privacysolutionsid.com) and click "Activate Account".
- 2) Enter the following activation code, <<Activation Code>> and complete the enrollment form.
- 3) Complete the identity verification process.
- 4) You will receive a separate email from [noreply@privacysolutions.com](mailto:noreply@privacysolutions.com) confirming your account has been set up successfully. The email will include an Access Your Account link in the body of the email that will direct you to the log-in page.
- 5) Enter your log-in credentials.
- 6) You will be directed to your dashboard and activation is complete!

## **Product Features:**

One-Bureau Credit Monitoring with Alerts. Monitors your credit file(s) for key changes, with alerts such as credit inquiries, new accounts, and public records.

VantageScore® 3.0 Credit Score and Report<sup>1</sup>. One-Bureau VantageScore® 3.0 (annual) and One-Bureau Credit Report. SSN Monitoring (High Risk Transaction Monitoring, Real-Time Authentication Alerts, Real-Time Inquiry Alerts). Detect and prevent common identity theft events outside of what is on your credit report. Real-time monitoring of SSNs across situations like loan applications, employment and healthcare records, tax filings, online document signings and payment platforms, with alerts.

Dark Web Monitoring. Scans millions of servers, online chat rooms, message boards, and websites across all sides of the web to detect fraudulent use of your personal information, with alerts.

Change of Address Monitoring. Monitors the National Change of Address (NCOA) database and the U.S. Postal Service records to catch unauthorized changes to users' current or past addresses.

Credit Protection. Three-Bureau credit security freeze assistance with blocking access to the credit file for the purposes of extending credit (with certain exceptions).

Personal Info Protection. Helps users find their exposed personal information on the surface web—specifically on people search sites and data brokers—so that the user can opt out/remove it. Helps protect members from ID theft, robo calls, stalkers, and other privacy risks.

Identity Restoration & Lost Wallet Assistance. Dedicated ID restoration specialists who assist with ID theft recovery and assist with canceling and reissuing credit and ID cards.

Up to \$1M Identity Theft Insurance<sup>2</sup>. Provides up to \$1,000,000 (\$0 deductible) Identity Theft Event Expense Reimbursement Insurance on a discovery basis. This insurance aids in the recovery of a stolen identity by helping to cover expenses normally associated with identity theft.

Unauthorized Electronic Funds Transfer- UEFT<sup>2</sup>. Provides up to \$1,000,000 (\$0 deductible) Unauthorized Electronic Funds Transfer Reimbursement. This aids in the recovery of stolen funds resulting from fraudulent activity (occurrence based).

If you need assistance with the enrollment process or have questions regarding Epiq – Privacy Solutions ID One-Bureau Credit Monitoring - Plus, please call directly at 866.675.2006, Monday-Friday 9:00 a.m. to 5:30 p.m., ET.

<sup>1</sup> The 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. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

<sup>2</sup> Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. or American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.