

# **EXHIBIT A**

**Archer Insurance & Financial**

271 Cabot St.  
Beverly, MA 01915  
(978) 922-9276



November 21, 2025

Dear [REDACTED]:

Thank you for contacting our agency to report a matter that involves your information. We take the security of information in our care seriously, and we are providing you with two (2) years of complimentary identity monitoring services. Instructions on how to enroll in the complimentary identity monitoring services are detailed in the “Enroll in Monitoring Services” section below. Whether to enroll in the identity monitoring and to take additional steps to protect your information is a personal decision. If you wish to take additional steps, there is detailed guidance on how to place a free fraud alert or security freeze on your credit file, as well as other free resources in the “Monitor Your Accounts” section below.

**Enroll in Monitoring Services**

In response to the matter, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for twenty-four (24) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring services at no charge, please log on to **<https://bfs.cyberscout.com/activate>** and follow the instructions provided. When prompted, please provide the following unique code to receive services: [REDACTED].

In order for you to receive the monitoring services described above, you must enroll within ninety (90) days from the date of this letter. The deadline to enroll in the monitoring services is March 20, 2026. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of eighteen (18) years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

**Monitor Your Accounts**

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 a free credit report, visit **[www.annualcreditreport.com](http://www.annualcreditreport.com)** or call, toll-free, 1-877-322-8228. Consumers may also directly

contact the three major credit reporting bureaus listed below to request a free copy of their 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any 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 a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

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.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

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

**Equifax** - [www.equifax.com](http://www.equifax.com) and 1-888-298-0045

**Experian** - [www.experian.com](http://www.experian.com) and 1-888-397-3742

**TransUnion** - [www.transunion.com](http://www.transunion.com) and 1-833-799-5355

### **Additional Information**

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file

a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and state Attorney General.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this matter. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. However, based on our investigation, Archer is unaware of any identity theft activity relative to the disclosure that you have brought to our attention.

Thank you, again, for reporting this matter to our agency.

Sincerely,

Clement C. Archer Insurance Agency, Inc.