Northwest Retirement Plan Consultants c/o Cyberscout PO Box 1286 Dearborn, MI 48120-9998

<Name> <Address>



February 28, 2025

Notice of Data Breach

Dear <Name>:

Northwest Retirement Plan Consultants ("NWRPC" or "we") writes to notify you of an incident that may have involved some of your personal information as described below. NWPRC provides retirement plan services to various companies, including your current or former employer. NWRPC takes the privacy of information in our care seriously, and while we have no evidence to suggest that any information has been misused to date, this letter provides information about the incident and resources available to you. The information potentially impacted during the incident may have included your name in combination with the following data element(s): <Data Elements>.

In response to this incident, we took steps to secure our systems and to further enhance the security of our network to prevent similar incidents from occurring in the future. As an additional safeguard, we are providing you with access to 24 months of credit monitoring and identity protection services at no cost to you. We encourage you to enroll in the credit monitoring and identity protection services we are making available to you. Instructions about how to enroll in these services and additional resources available to you are included in the enclosed Reference Guide. In addition to enrolling in the complimentary identity monitoring service detailed within, we recommend that you remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/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 with which the account is maintained. We have provided additional information in the attached Reference Guide, which contains more information about steps you can take to help protect against fraud and identity theft.

Should you have any questions or concerns, please contact our dedicated assistance line at 1-833-799-3775 between 8 am - 8 pm Eastern Time, Monday through Friday excluding U.S. holidays.

We sincerely appreciate your understanding in this matter.

Sincerely,

NWRPC LLC

#### **REFERENCE GUIDE**

## **Enroll in Credit Monitoring and Identity Protection Services**

To enroll in Credit Monitoring services at no charge, please log on to **www.mytrueidentity.com** and follow the instructions provided. When prompted please provide the following unique code to receive services: **<Code>**. These services provide you with alerts for twenty-four (24) months from the date of enrollment when changes occur to your TransUnion 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

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 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**

We encourage you to carefully review account statements and credit reports to ensure that all of your account activity is valid. Report any questionable charges promptly to the financial institution or company with which the account is maintained.

# **Order Your Free Credit Report**

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 <u>www.annualcreditreport.com</u> or call toll-free at 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. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you have questions or notice incorrect information, contact the credit reporting bureau by calling the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected.

### Place a Fraud Alert on Your Credit File

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.

TransUnion	Experian	Equifax
1-800-680-7289	1-888-397-3742	1-888-298-0045
www.transunion.com	www.experian.com	www.equifax.com
<b>TransUnion Fraud Alert</b>	<b>Experian Fraud Alert</b>	Equifax Fraud Alert
P.O. Box 2000	P.O. Box 9554	P.O. Box 105069
Chester, PA 19016-2000	Allen, TX 75013	Atlanta, GA 30348-5069

#### **Security Freezes**

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 place a security freeze on your credit report, you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. To request a credit freeze, you will need to 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 credit freeze, please contact the three credit reporting bureaus listed below:

TransUnion	Experian	Equifax
1-800-680-7289	1-888-397-3742	1-888-298-0045
www.transunion.com	www.experian.com	www.equifax.com
TransUnion Credit Freeze	Experian Credit Freeze	Equifax Credit Freeze
P.O. Box 160	P.O. Box 9554	P.O. Box 105788
Woodlyn, PA 19094	Allen, TX 75013	Atlanta, GA 30348-5788

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than 5 business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

### **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; <u>www.identitytheft.gov</u>; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file/obtain 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.