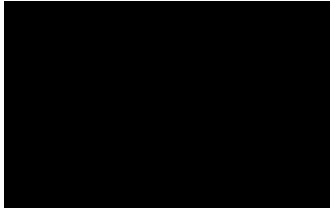




February 4, 2025

VIA U.S. MAIL & EMAIL



On behalf of Makai LLC (the “Company”), I am writing to provide formal notice that, as you are aware, on or about January 28, 2025, there was an incident in which your personal information was exposed and may have been acquired or used by an unauthorized person or for an unauthorized purpose.

Right To Obtain A Police Report

Under Massachusetts law, you have the right to obtain any police report filed regarding the 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.

Requesting A Credit Report Security Freeze

You may request a credit report security freeze at no charge by contacting the three credit agencies at the phone numbers or contact information found at the links listed below. A security freeze prohibits a credit reporting agency from releasing any information from a consumer’s credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

If you wish to obtain a security freeze, you should contact all three of the following credit reporting agencies:

Equifax Security Freeze

(888) 298-0045

<https://www.equifax.com/personal/help/security-freeze/>

Experian Security Freeze

(888) 397-3742

<https://www.experian.com/freeze/center.html#content-01%C2%A0>

TransUnion Security Freeze

(888) 909-8872

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

You will need the following information to request a credit report security freeze:

- Full name, address, Social Security number, and date of birth;
- Addresses where you lived over the previous five years;
- Proof of current address such as a utility or phone bill, rental agreement, or deed;
- A legible photocopy of a government issued identification card (state driver's license ID card, military identification, etc.);
- Social Security Card, pay stub, or W2; and
- If you are an identity theft victim, include a copy of the police report, investigative report, or complaint.

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 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 in order to allow a specific entity or individual access to your credit report, 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 proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. 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. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time. 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 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 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.

Credit Monitoring

If you would like to monitor your credit, you can request a complimentary credit report from Experian by using the following link: <https://www.experian.com/consumer-products/credit-monitoring.html>

In addition, the Company is offering you complimentary credit monitoring services via **IDX** for up to two years. A summary of the **IDX Complete** program is included with this letter. We strongly recommend that you enroll in this complimentary monitoring service. If you wish to

enroll, please send me an email directly indicating that you would like to participate and please provide the email address and phone number you would like associated with the IDX account. IDX will then contact you directly to activate your account.

If you have any questions concerning this notification, please feel free to reach out to me directly at stephanie.hutch@makaidefense.com.

Sincerely,

Stephanie Hutch

Stephanie Malia Hutch
President & CEO

IDX Identity Protection Services

What's included in IDX for your Employees?

IDENTITY & FINANCIAL MONITORING FEATURES



- **Credit Monitoring:** Single or tri bureau credit monitoring alerts employees to activity affecting their credit score.
- **CyberScan™:** Proprietary technology scours the Dark Web for illegal selling and trading of Social Security and driver's license numbers, credit card and bank account information, health insurance, and much more.
- **MIDAS Health Claims Monitoring*:** Safeguard employees' medical identity by alerting them to claims made against their health insurance.
- **Social Security Number Trace:** We monitor names and addresses associated with employees' SSNs to help detect possible fraudulent activity.
- **Credit Lock by TransUnion®:** Lock & unlock your credit from your phone or computer
- **VantageScore® 3.0 credit score:** Keep tabs on your credit score to see if there are changes.
- **Instant Inquiry Alerts*:** TransUnion® Instant Inquiry Alerts are the early warning system for financial fraud
- **Court Records:** Scans court records and alerts employees to incorrect matches between their identity and criminal activity.
- **Change in Address:** Alerts employees when requests occur for address changes.
- **Payday Loans:** Alerts for potential payday loan fraud.

PRIVACY PROTECTION FEATURES



- **SocialSentry:** First consumer offering that addresses consumer privacy and fraud risks on social media.
- **Password Detective:** Enables you to verify if your current or proposed password has been compromised so you can take action.
- **Privacy Score:** A simple way for you to know how private you are online.
- **Password Manager:** Access your passwords easily and securely with the only Password Manager integrated with privacy protection.
- **Private Search:** Search without having your search engine keep track of everything you search for – forever.
- **Tracking Blocker:** Browse the web without having your personal information and online behavior known by everyone.
- **ForgetMe:** Remove your information from data aggregation sites that sell or otherwise monetize personal data.
- **Safe WiFi:** Surf safely on public WiFi, or even at home, using an enterprise-class VPN.

*Monitoring availability dependent on employer's health plan configuration.



IDX Complete Feature List

*Monitoring availability dependent on employer's health plan configuration ** Identity theft event coverage

		IDX Complete
MONITORING	3B Credit Monitoring	●
	3B Credit report	●
	CyberScan Dark Web	●
	Vantage Score	●
	Credit Lock	●
	Instant Inquiry	●
	Court Record	●
	Payday Loans	●
	Bank Account & Credit Card Takeover	●
	Change of address	●
	Social Security Trace	●
	MIDAS Medical Claims Monitoring*	●
PRIVACY PROTECTION	Social Media	●
	Password Detective	●
	Password Manager	●
	Privacy Score	●
	Private Search	●
	Tracking Blocker	●
	ForgetMe	●
	Safe WiFi	●
INSURANCE**	Personal Expenses	\$1M
	Lawyer Expert Coverage	\$1M
RECOVERY**	Unlimited Assistance from Recovery Specialists	●
	Complete Recovery	●
	Limited Power of Attorney	●
	Dedicated Recovery Specialist	●
	Pre-Existing Conditions Covered	●
SERVICE	Lost Wallet	●
	Concierge Support	●
	Alerts	●
	Mobile App	●