Champion Home Builders, Inc. c/o Cyberscout 555 Monster Rd SW Renton, WA 98057 USBF\$443



March 31, 2025

# IMPORTANT INFORMATION PLEASE REVIEW CAREFULLY

Dear

The privacy and security of the personal information we maintain is of the utmost importance to Champion Home Builders, Inc. ("Champion"). We are writing with important information regarding a recent data-security incident at a third-party vendor for Champion that involved some of your information. As such, we want to provide you with information about the incident, and let you know that we continue to take significant measures to protect your information.

Cleo Harmony® ("Cleo"), the third-party vendor that experienced the incident, provides file transfer tool services to Champion. Cleo receives information from Champion to facilitate those services. Specifically, Champion recently learned that Cleo was affected by an external cyber-attack on or about January 16, 2025.

Upon learning of the issues with Cleo, Champion immediately opened an investigation with the assistance of external cybersecurity professionals who regularly investigate and analyze these types of situations understand the scope of the incident and the data impacted to identify and notify potentially affected individuals accordingly. After an extensive forensic investigation and manual review, on March 20, 2025, we discovered that, certain impacted files containing personal information were subject to unauthorized access or acquisition. Notably, our investigation has confirmed that there was no compromise to Champion's network environment due to this incident, nor were any other systems or applications impacted. The impacted files contained some of your personal information, including

To date, Champion has no knowledge that your information has been or will be misused as a direct result of this incident. However, out of an abundance of caution, this letter provides precautionary measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements, explanation of benefits statements, and credit reports for fraudulent or irregular activity on a regular basis.

Please accept our apologies that this incident occurred. Let us assure you that data security is of the utmost importance to us, and we are committed to protecting the data you entrust with us. Champion continually evaluates and modifies its practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call the dedicated, confidential toll-free response line we have set up to respond to questions at \_\_\_\_\_\_\_ The response line is staffed with professionals familiar with this incident and knowledgeable about what you can do to protect against misuse

of your information. The response line is available between the hours of Monday through Friday, excluding holidays.

Sincerely,

## **Champion Home Builders, Inc.**

755 West Big Beaver Road, Suite 1000 Troy, MI 48084

#### OTHER IMPORTANT INFORMATION –

### 1. Placing a Fraud Alert on Your Credit File.

We recommend that you place an initial one (1) year "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call anyone (1) of the three (3) major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

## Equifax

P.O. Box 105069 Atlanta, GA 30348-5069 https://www.equifax.com/personal/ credit-report-services/creditfraud-alerts/ (800) 525-6285

#### Experian

P.O. Box 9554 Allen, TX 75013 https://www.experian.com/ fraud/center.html (888) 397-3742

#### **TransUnion**

Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19016-2000 https://www.transunion.com/ fraud-alerts (800) 680-7289

#### 2. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three (3) nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three (3) credit reporting companies:

## Equifax Security Freeze

P.O. Box 105788 Atlanta, GA 30348-5788 https://www.equifax.com/personal/ credit-report-services/credit-freeze/ (888) 298-0045

## Experian Security Freeze

P.O. Box 9554 Allen, TX 75013 http://experian.com/freeze (888) 397-3742

## TransUnion Security Freeze

P.O. Box 160 Woodlyn, PA 19094 https://www.transunion.com/ credit-freeze (888) 909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

#### 3. Obtaining a Free Credit Report.

Under federal law, you are entitled to one (1) free credit report every twelve (12) months from <u>each</u> of the above three (3) major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

#### 4. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the

police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

**Massachusetts Residents**: Under Massachusetts law, you have the right to obtain a police report in regard to 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.