



Return Mail Processing
PO Box 999
Suwanee, GA 30024

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ANYTOWN, US 12345-6789



April 18, 2025

NOTICE OF DATA BREACH

Dear [First_Name],

Treston IAC LLC (“we” or “our”) is writing to inform you of a data security incident we experienced that may have affected your personal information. Below are details of what happened, the steps we are taking to resolve the situation, and what we are doing to support potentially affected individuals.

WHAT HAPPENED?

On November 11, 2024, we were alerted that an unauthorized third party was detected on three local servers in one of our business units. Immediately upon learning this, we isolated the affected servers from external networks and began an investigation. We engaged outside cybersecurity experts to assist with this investigation and determine what, if any, customer information may have been affected. Based on the results of the forensic investigation, on March 20, 2025 we discovered that the unauthorized third party was able to view or acquire certain information in our systems between November 10-29, 2024.

WHAT INFORMATION WAS INVOLVED?

The information that may have been accessed or acquired included certain information of our current and/or former employees, and may have included your Social Security Number, birth date, address, phone number, driver’s license number, passport number, and/or birth certificate information.

WHAT ARE WE DOING?

We took immediate action to investigate once we learned of the potential incident. Since that time, we have continued to take a number of steps to enhance our security protocols and controls, technology, and training. We continue to assess further options to protect our systems.

We are offering you complimentary access to 24 months of credit monitoring and identity theft restoration services through Experian. If you wish to take advantage of this access, you will need to enroll yourself in these services, as we are not able to activate them on your behalf. Please review the instructions in the attached *Information on Credit Monitoring & Identity Theft*.

WHAT CAN YOU DO?

In addition to enrolling in credit monitoring, we always recommend that you follow best practices and remain vigilant for incidents of fraud and identity theft as described below. You can review your account statements and monitor free credit reports (in addition to the complementary credit monitoring and identity theft restoration services). Promptly report any fraudulent activity or any suspected incidents of identity theft to your bank or other financial institution holding your accounts, as well as any appropriate authorities, such as your state attorney general and the Federal Trade Commission (“FTC”). Individuals also have the right to obtain a police report in the event one has been created for this incident.

FOR MORE INFORMATION

For more information and assistance, please contact 833-918-1843, Monday through Friday from 8:00am to 8:00pm Central Time, excluding major U.S. holidays.

Please know that we take this matter very seriously, and we apologize for any stress or concern this may cause.

Sincerely,

A handwritten signature in black ink, appearing to read 'Esa Siljander', with a stylized, cursive script.

Esa Siljander
CEO, Treston IAC LLC

INFORMATION ON CREDIT MONITORING & IDENTITY THEFT

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by July 31, 2025** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code**: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-918-1843 by July 31, 2025. Be prepared to provide engagement number **[Engagement Number]** as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax, and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Individuals are advised to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports and to promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state’s attorney general as well as the Federal Trade Commission.

The following are some resources:

Federal Trade Commission (“FTC”)

www.ftc.gov/idtheft

1-877-ID-THEFT (1-877-438-4338)

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

Take Charge: Fighting Back Against Identity Theft

This is a comprehensive guide from FTC to help guard against and deal with identity theft <https://www.identitytheft.gov/>.

Credit Bureaus

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com, calling 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at www.annualcreditreport.com/manualRequestForm.action

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax 1-800-685-1111 www.equifax.com/personal/credit-report-services/ P.O. Box 740241 Atlanta, GA 30374	Experian 1-888-397-3742 www.experian.com P.O. Box 4500 Allen, TX 75013	TransUnion 1-800-888-4213 www.transunion.com/fraud P.O. Box 1000 Chester, PA 19016
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You can obtain additional information from the FTC and the nationwide credit reporting agencies about placing a security freeze on your credit files and fraud alerts. A security freeze is a free tool that lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. To place a security freeze on your credit files, contact each of the nationwide credit bureaus using the contact information listed above. You will need to supply your name, address, date of birth, social security number, and other personal information. You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies using the contact information listed above.

FOR MARYLAND RESIDENTS

You can obtain information about preventing identify theft from the FTC or:

Maryland Attorney General:

Visit the Maryland Office of the Attorney General, Identity Theft Unit at:

<http://www.marylandattorneygeneral.gov/Pages/IdentityTheft/default.aspx>

or call 410-576-6491

or write to this address:

Maryland Office of the Attorney General

Identity Theft Unit

16th Floor

200 St. Paul Place

Baltimore, MD 21202

FOR NEW MEXICO RESIDENTS

You have rights pursuant to the Fair Credit Reporting Act. We encourage you to review these rights by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or by writing to Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

FOR NEW YORK RESIDENTS

You can obtain information about preventing identity theft from:

New York Department of State Division of Consumer Protection: www.dos.ny.gov/consumer-protection

NYS Attorney General at: www.ag.ny.gov



Return Mail Processing
PO Box 999
Suwanee, GA 30024

111 *****SNGLP

Personal Representative of
SAMPLE A. SAMPLE - L02



APT ABC
123 ANY ST
ANYTOWN, US 12345-6789



April 18, 2025

NOTICE OF DATA BREACH

Dear Personal Representative of [First_Name],

Treston IAC LLC (“we” or “our”) is writing to inform you of a data security incident we experienced that may have affected the personal information of an individual for whom you serve as a personal representative. Below are details of what happened, the steps we are taking to resolve the situation, and what we are doing to support potentially affected individuals.

WHAT HAPPENED?

On November 11, 2024, we were alerted that an unauthorized third party was detected on three local servers in one of our business units. Immediately upon learning this, we isolated the affected servers from external networks and began an investigation. We engaged outside cybersecurity experts to assist with this investigation and determine what, if any, customer information may have been affected. Based on the results of the forensic investigation, on March 20, 2025 we discovered that the unauthorized third party was able to view or acquire certain information in our systems between November 10-29, 2024.

WHAT INFORMATION WAS INVOLVED?

The information that may have been accessed or acquired included certain information of our current and/or former employees, and may have included Social Security Number, birth date, address, phone number, driver’s license number, passport number, and/or birth certificate information.

WHAT ARE WE DOING?

We took immediate action to investigate once we learned of the potential incident. Since that time, we have continued to take a number of steps to enhance our security protocols and controls, technology, and training. We continue to assess further options to protect our systems.

Please also review the instructions in the attached *Information on Protecting Deceased Individuals*.

WHAT CAN YOU DO?

We always recommend following best practices and remaining vigilant for incidents of fraud and identity theft as described below. You can review account statements and monitor free credit reports (in addition to the complementary credit monitoring and identity theft restoration services). Promptly report any fraudulent activity or any suspected incidents of identity theft to the bank or other financial institution holding the relevant accounts, as well as any appropriate authorities, such as state attorneys general and the Federal Trade Commission (“FTC”). Individuals also have the right to obtain a police report in the event one has been created for this incident.

FOR MORE INFORMATION

For more information and assistance, please contact 833-918-1843, Monday through Friday from 8:00am to 8:00pm Central Time, excluding major U.S. holidays. Be prepared to provide engagement number B142552.

Please know that we take this matter very seriously, and we apologize for any stress or concern this may cause.

Sincerely,

A handwritten signature in black ink, appearing to read 'Esa Siljander', with a stylized, cursive script.

Esa Siljander
CEO, Treston IAC LLC

INFORMATION ON PROTECTING DECEASED INDIVIDUALS

Experian has collaborated with the Identity Theft Resource Center (ITRC) to provide information on steps you can take when a deceased or incapacitated loved one is affected by a data compromise incident.

Decrease the risk of their identity theft regardless of age by following these steps:

1. Obtain at least 12 copies of the official death certificate when it becomes available. In some cases you will be able to use a photocopy, but some businesses will request an original death certificate. Since many death records are public, a business may require more than just a death certificate as proof.
2. If there is a surviving spouse or other joint account holders, make sure to immediately notify relevant credit card companies, banks, stock brokers, loan/lien holders, and mortgage companies of the death. They may require a copy of the death certificate to do this, as well as permission from the survivor, or other authorized account holders.
3. The executor or surviving spouse will need to discuss all outstanding debts and how they will be dealt with. You will need to transfer the account to another person or close the account. If you close the account, ask them to list it as: "Closed. Account holder is deceased."
4. Contact all credit reporting agencies (**see contact information below**), credit issuers, collection agencies, and any other financial institution that need to know of the death using the required procedures for each one. The following are general tips:
 - a. Include the following information in all letters:
 - i. Name and SSN of deceased
 - ii. Last known address
 - iii. Last 5 years of addresses
 - iv. Date of birth
 - v. Date of death
 - vi. To speed up processing, include all requested documentation specific to that agency in the first letter
 - b. Send the appropriate Court signed Executive papers
 - c. Send all mail certified, return receipt requested.
 - d. Keep copies of all correspondence, noting date sent and any response(s) you receive.
 - e. Request a copy of the decedent's credit report – See sample template below. A review of each report will let you know of any active credit accounts that still need to be closed, or any pending collection notices. Be sure to ask for all contact information on accounts currently open in the name of the deceased (credit granters, collection agencies, etc.) so that you can follow through with those entities.
 - f. Request that the report is flagged with the following alert: "Deceased. **Do not** issue credit. If an application is made for credit, notify the following person(s) immediately: (list the next surviving relative, executor/trustee of the estate and/or local law enforcement agency- noting the relationship)."

Note: Friends, neighbors or distant relatives do not have the same rights as a spouse or executor of the estate. They are classified as a third party and a credit reporting agency may not mail out a credit report or change data on a consumer file upon their request. If you fall into this classification and are dealing with a very unique situation, you may write to the credit reporting agency and explain the situation. They are handled on a case-by-case basis. You may also apply to the courts to be named as an executor of the estate.

Other groups to notify:

- Social Security Administration
- Insurance companies – auto, health, life, etc.
- Veteran’s Administration - if the person was a former member of the military
- Immigration Services - if the decedent is not a U.S. citizen
- Department of Motor Vehicles if the person had a driver’s license or state ID card. Also make sure that any vehicle registration papers are transferred to the new owners
- Agencies that may be involved due to professional licenses – bar association, medical licenses, cosmetician, etc.
- Any membership programs- video rental, public library, fitness club, etc.

Specific Credit Reporting Agencies (CRAs) information for ordering a credit report or place a deceased flag:

Experian P.O. Box 9701 Allen, TX 75013	
<p><u>To order a credit report:</u></p> <p>A spouse can obtain a credit report by simply making the request through the regular channels - mail, phone and Internet. The spouse is legally entitled to the report.</p> <p>The executor of the estate can obtain a credit report but must write Experian with a specific request, a copy of the executor paperwork and the death certificate.</p>	<p><u>For requests or changes:</u></p> <p>A spouse or executor may change the file to show the person as deceased via written request. A copy of the death certificate and in the case of the executor, the executor's paperwork must be included with the request. After any changes, Experian will send an updated credit report to the spouse or executor for confirmation that a deceased statement has been added to the credit report. This is important as executors and spouse can request other types of “changes” that we may not be able to honor.</p> <p>If identity theft is a stated concern, Experian will add a security alert after the file has been changed to reflect the person as deceased.</p> <p>If there are additional concerns, Experian will add a general statement to the file at the direction of the spouse/executor. The spouse/executor must state specifically what they want the general statement to say, such as "Do not issue credit."</p>

Equifax Information Services LLC
Office of Consumer Affairs
P.O. Box 105139
Atlanta, GA 30348

To Order a credit report:

Equifax requests that the spouse, attorney or executor of the estate submit a written request to receive a copy of the deceased consumer's file. The request should include the following:

A copy of a notarized document stating that the requestor is authorized to handle the deceased consumer's affairs (i.e.: Order from a Probate Court or Letter of Testamentary)

For requests or changes:

Equifax requests that a spouse, attorney or executor of the estate submit a written request if they would like to place a deceased indicator on the deceased consumer's file. The written request should include a copy of the consumer's death certificate. The request should be sent to the address listed above.

Upon receipt of the death certificate, Equifax will attempt to locate a file for the deceased consumer and place a death notice on the consumer's file. In addition, Equifax will place a seven year promotional block on the deceased consumer's file. Once Equifax's research is complete, they will send a response back to the spouse, attorney, or executor of the estate.

TransUnion
P.O. Box 6790 Fullerton, CA 92834

To Order a credit report:

TransUnion requires proof of a power of attorney, executor of estate, conservatorship or other legal document giving the requestor the legal right to obtain a copy of the decedent's credit file.

If the requestor was married to the deceased and the address for which the credit file is being mailed to is contained on the decedent's credit file, then TransUnion will mail a credit file to the surviving spouse.

If the deceased is a minor child of the requestor, TransUnion will mail a credit file to the parent upon receipt of a copy of the birth certificate or death certificate naming the parent as requestor.

For requests or changes:

Placing a "decease alert" on reports: TransUnion will accept a request to place a temporary alert on the credit file of a deceased individual from any consumer who makes such a request and identifies themselves as having a right to do so. The requestor's phone number is added to the temporary, three month alert. Upon receipt of a verifiable death certificate, TransUnion will entirely suppress the decedent's credit file and so note it as a deceased consumer. TransUnion will not mail out a copy of its contents without the requirements mentioned above.

If you suspect fraud, TransUnion suggests a call to their fraud unit at 800-680-7289. It will place the temporary alert over the phone and advise the requestor of what needs to be sent to suppress the credit file and to disclose a copy of its contents. Requests can also be emailed to fvad@transunion.com.

Legal Notice

The information you obtain herein is not, nor intended to be, legal advice. We try to provide quality information but make no claims, promises or guarantees about the accuracy, completeness or adequacy of the information contained. As legal advice must be tailored to the specific circumstances of each case and laws are constantly changing, nothing provided herein should be used as a substitute for the advice of competent legal counsel.

Sample Template

Credit Report Request for the Deceased

Sent credit report request via (include all that apply):

☐ e-mail ☐ fax ☐ mail (certified return receipt requested no.) _____

To (Name of Company): _____

Address: _____

Other Contact Info: _____

Date of Request: _____

Your name: _____

Address: _____

Phone Number (daytime/evening/cell): _____

As the _____ (relationship to deceased), I am notifying you that the following person died.

- Name of deceased: _____
- Date of death: _____
- Date of birth: _____
- Location of birth: _____
- Social Security number of deceased: _____
- Five year address history (most current one first): _____

I would like to make the following requests:

____ I request a current copy of (name of deceased)'s credit report be mailed to me at my address listed above.

____ I request that the following notice be placed on (name of deceased)'s credit report:

"Deceased - Do not issue credit."

____ I request that the following notice also be added to this alert: "If an application is made for credit, notify the following person(s) immediately: _____"

____ (list the next surviving relative, executor/trustee of the estate and/or local law enforcement agency- noting the relationship)."

Signed:

Individuals are advised to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports and to promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general as well as the Federal Trade Commission.

The following are some resources:

Federal Trade Commission ("FTC")

www.ftc.gov/idtheft

1-877-ID-THEFT (1-877-438-4338)

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

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Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax 1-800-685-1111 www.equifax.com/personal/credit-report-services/ P.O. Box 740241 Atlanta, GA 30374	Experian 1-888-397-3742 www.experian.com P.O. Box 4500 Allen, TX 75013	TransUnion 1-800-888-4213 www.transunion.com/fraud P.O. Box 1000 Chester, PA 19016
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You can obtain additional information from the FTC and the nationwide credit reporting agencies about placing a security freeze on your credit files and fraud alerts. A security freeze is a free tool that lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. To place a security freeze on your credit files, contact each of the nationwide credit bureaus using the contact information listed above. You will need to supply your name, address, date of birth, social security number, and other personal information. You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies using the contact information listed above.

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Maryland Attorney General:

Visit the Maryland Office of the Attorney General, Identity Theft Unit at:

<http://www.marylandattorneygeneral.gov/Pages/IdentityTheft/default.aspx>

or call 410-576-6491

or write to this address:

Maryland Office of the Attorney General

Identity Theft Unit

16th Floor

200 St. Paul Place

Baltimore, MD 21202

FOR NEW MEXICO RESIDENTS

You have rights pursuant to the Fair Credit Reporting Act. We encourage you to review these rights by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or by writing to Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

FOR NEW YORK RESIDENTS

You can obtain information about preventing identity theft from:

New York Department of State Division of Consumer Protection: www.dos.ny.gov/consumer-protection

NYS Attorney General at: www.ag.ny.gov