



April 18, 2025



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SAMPLE A SAMPLE - L01 INDIVIDUAL
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789

[Extra1]

Dear Sample A. Sample:

We write to provide formal notice of a data security incident that impacted some of your personal information. We take your trust and the security of your personal information very seriously, and we sincerely regret having to share this news with you. This letter contains information about what happened, actions we have taken to prevent a recurrence, and steps you can take to protect your information.

What Happened?

Beginning on February 13, 2025, an unauthorized third party gained access to our network through a sophisticated social engineering campaign, which led to the unauthorized exfiltration of company data, including employee personal information. We became aware of the incident on March 15, 2025, and, following our incident response process, immediately notified law enforcement, launched an investigation with the assistance of external cybersecurity experts to minimize incident impact, determine the scope of the incident, and assess what data may have been involved. While our investigation is ongoing, the number of systems impacted is limited and the unauthorized access did not impact our ability to conduct business as usual. On March 30, 2025, our forensic investigation identified that certain personally identifiable information related to employees was obtained by a third party.

What Information Was Involved?

The data involved your full name, home address(es), Social Security number, direct deposit information, and W-2 information. Our review of documents affected in the incident is ongoing. We will notify you if we identify additional data elements as our review progresses.

What We Are Doing

Urban One takes the security of all information in our systems very seriously, and we want to assure you that we've already taken steps to prevent a recurrence. Among other actions, we have increased monitoring, further improved security controls, and reinforced our systems. We are providing credit monitoring services through Experian for all three major credit bureaus (Experian, Equifax, and TransUnion) for a period of 24 months at no cost to you. Those instructions are enclosed. Please note that the deadline to enroll is July 31, 2025. We encourage you to enroll as soon as possible for maximum protection.

What You Can Do

We recommend that you:

- Enroll in the free credit monitoring services according to the instructions enclosed (federal law limits a cardholder's liability in the event of credit card fraud).
- Request an IRS Identity Protection PIN that prevents someone else from filing a tax return using your Social Security number or individual taxpayer identification number.
- Monitor your financial accounts for suspicious activity.
- Consider placing a fraud alert or credit freeze with each of the credit bureaus.
- Change passwords for your financial accounts and email.
- Enable two-factor authentication where available.

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Please also review the additional page enclosed, which contains more information on important steps you can take to protect your personal information and how you can enroll in credit monitoring and identity protection services through Experian.

For More Information

If you would like to request any additional information about this incident, please contact Experian at **833-745-1501, Monday through Friday 9 am – 9 pm EDT (excluding major U.S. holidays)**. Protecting your information is important to us. We appreciate your patience and understanding.

Sincerely,

Karen Wishart
Urban One

Experian IdentityWorksSM.

If you believe there was fraudulent use of your information 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, including three-bureau credit monitoring, as a complimentary 24-month membership. 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: Q92T633BT8**

If you have questions about the product, need assistance with Identity Restoration, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **833-745-1501** by July 31, 2025. Be prepared to provide engagement number **ENGAGE#** as proof of eligibility for the Identity Restoration services by Experian.

Additional Important Information

Monitoring: You should always remain vigilant for incidents of fraud and identity theft by reviewing payment card account statements and monitoring your credit reports for suspicious or unusual activity and immediately report any suspicious activity or incidents of identity theft. You have the right to obtain or file a police report. You can contact the Federal Trade Commission for more information on preventing identity theft.

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Ave, NW Washington, DC 20580, 1-877-IDTHEFT (438-4338) www.identitytheft.gov

Credit Reports: You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at www.consumer.ftc.gov/articles/0155-free-credit-reports) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Fraud Alerts: You have the right to place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf), Experian (www.experian.com/fraud/center.html) or Transunion (www.transunion.com/fraud-victim-resource/place-fraud-alert). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency by visiting their websites below or by mail. In order to place the security freeze for yourself, your spouse, or a minor under the age of 16, you will need to provide your name, address for the past two years, date of birth, Social Security number, proof of identity and proof of address as requested by the credit reporting company. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password, which will be required to lift the freeze, which you can do either temporarily or permanently. It is free to place, lift, or remove a security freeze.

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348-5788
www.equifax.com/personal/credit-report-services/credit-freeze/
1-866-478-0027

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013-9544
<http://www.experian.com/freeze/center.html>
1-888-397-3742

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
www.transunion.com/credit-freeze
1-800-916-8800

For residents of Iowa: You are advised to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon: You are advised to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of New Mexico: You are advised to review personal account statements and credit reports, as applicable, to detect errors resulting from the security incident. You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or see the contact information for the Federal Trade Commission listed below.

For residents of District of Columbia, Maryland, New York, North Carolina, and Rhode Island:

You can obtain information from the District of Columbia, Maryland, North Carolina, New York, and Rhode Island Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

DC Attorney General
400 6th Street NW
Washington, DC 20001
1-202-442-9828
www.oag.dc.gov

Maryland Office of Attorney General
200 St. Paul Pl
Baltimore, MD 21202
1-888-743-0023
<https://www.marylandattorneygeneral.gov/>

New York Attorney General
120 Broadway, 3rd Fl
New York, NY 10271
1-800-771-7755
www.ag.ny.gov

North Carolina Attorney General
9001 Mail Service Ctr
Raleigh, NC 27699
1-877-566-7226
<https://ncdoj.gov/>

Rhode Island Attorney General
150 South Main St
Providence RI 02903
1-401-274-4400
www.riag.ri.gov



