

Return Mail Processing 501 Washington Street Calistoga, CA 94515 [DATE]



N2007-L02-0000002 P001 T00001 \*\*\*\*\*\*\*\*SCH 5-DIGIT 12345 SAMPLE A SAMPLE - L02 MA APT ABC 123 ANY STREET ANYTOWN, ST 12345-6789

# NOTICE OF CYBERSECURITY EVENT

Dear Sample A. Sample:

Crystal Geyser Water Company (Crystal Geyser) is writing to notify you that we recently experienced a cybersecurity incident. We are taking this matter seriously and regret any concern it may cause you. On January 8, 2025, an unauthorized third party accessed the Crystal Geyser network. After an investigation, it was ultimately determined that records containing your personal information were impacted by this cybersecurity event. Crystal Geyser recently learned the precise scope of the unauthorized third party's access.

What Information Was Involved? The information involved includes your Social Security information.

What We Are Doing. Upon learning of this issue, Crystal Geyser took several steps to respond and contain the event. We engaged law enforcement, investigated with outside experts, and further enhanced our security posture to reduce the risk of similar events happening in the future. We have also arranged for you to obtain, at no cost to you, 24 months of credit monitoring services from Experian. Information regarding these services is included in Attachment 1 to this letter.

**What You Can Do.** We encourage you to sign up for the free credit monitoring and other services from Experian. We also recommend that you remain vigilant by reviewing your account statements and monitoring your free credit reports for signs of suspicious activity. Please find additional information in Attachment 2 to this letter.

**For More Information.** We regret any concerns you may experience from this incident. If you have questions or concerns regarding this matter, please contact **833-745-1398** toll-free, Monday through Friday from 6 am-6 pm Pacific (excluding major U.S. holidays).

Sincerely,

Crystal Geyser Water Company



# Attachment 1: Credit Monitoring Services Enrollment Information

To help protect your identity, we are offering complimentary access to Experian IdentityWorks <sup>SM</sup> 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 <u>www.ExperianIDWorks.com/restoration.</u>

While identity restoration assistance is <u>immediately available to you</u>, 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/credit
- 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 833-745-1398 by July 31, 2025. Be prepared to provide engagement number ENGAGE# 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 file for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARE<sup>™</sup>: 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.

# **Attachment 2: Additional Information**

You should be cautious about using email to provide sensitive personal information, whether sending it yourself or in response to email requests. You should also be cautious when opening attachments and clicking on links in emails. Scammers sometimes use fraudulent emails or other communications to deploy malicious software on your devices or to trick you into sharing valuable personal information, such as account numbers, Social Security numbers, or usernames and passwords. The Federal Trade Commission (FTC) has provided guidance at <a href="https://consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams.">https://consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams.</a>

You should review your financial statements and accounts for signs of suspicious transactions and activities. If you find any indication of unauthorized accounts or transactions, you should report the possible threat to local law enforcement, your State's Attorney General's office, or the FTC. You will find contact information for some of those entities below. If you discover unauthorized charges, promptly inform the relevant payment card companies and financial institutions.

# **Fraud Alert Information**

Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Whether or not you enroll in the credit monitoring product offered, you also have the right to place an initial fraud alert on your file at no cost. An initial fraud alert lasts one (1) year and is placed on a consumer's credit file. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven (7) years. Fraud alert messages notify potential credit grantors to verify your identification before extending credit in your name in case someone is using your information without your consent. A fraud alert can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit.

Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies. You may also contact any of the consumer reporting agencies or the FTC for more information regarding fraud alerts. The contact information for the three nationwide credit reporting agencies is:

Equifax	Experian	TransUnion
P.O. Box 105788 Atlanta,	P.O. Box 9554 Allen,	P.O. Box 2000
GA 30348-5788 1-888-766-	TX 75013-9554 1-	Chester, PA 19016-2000
0008	888-397-3742	1-800-680-7289
www.equifax.com/personal/	www.experian.com/	www.transunion.com/fraud-
credit-report-services	fraud/center.html	victim-resource/place-fraud-alert

### Free Credit Report Information

You have rights under the federal Fair Credit Reporting Act. These include, among others, the right to know what is in your credit file; the right to dispute incomplete or inaccurate information; and the right to ask for a credit score. Under federal law, you are also entitled to one free credit report once every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or make a request online at <u>www.annualcreditreport.com</u>.

Even if you do not find any suspicious activity on your initial credit reports, we recommend that you check your account statements and credit reports periodically. You should remain vigilant for incidents of fraud and identity theft. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports 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 or state attorney general and file a police report. Get a copy of the report; many creditors want the information it contains to alleviate you of the fraudulent debts. You also should file a complaint with the FTC using the contact information below. Your complaint will be added to the FTC's Consumer Sentinel database, where it will be accessible to law enforcement for their investigations.

You may also contact the FTC at the contact information below to learn more about identity theft and the steps you can take to protect yourself and prevent such activity. If you are a resident of the District of Columbia, Iowa, Maryland, New York, North Carolina, Oregon, or Rhode Island, you can also reach out to



your respective state's Attorney General's office at the contact information below. All other residents can find information on how to contact your state attorney general at <u>https://www.naag.org/ find-my-ag/</u>.

#### Federal Trade Commission

Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 1.877.FTC.HELP (382.4357) / https://www.consumer.ftc.gov/identity-theft-andonline-security

# Office of the Attorney General for the District of Columbia

400 6th Street NW Washington, DC 20001 1-202-727-3400 oaq.dc.gov

#### **Consumer Protection Division Office of the Attorney General of Iowa** 1305 E. Walnut Street Des Moines, IA 50319

1-515-281-5926 www.iowaattorneygeneral.gov

# Maryland Attorney General's Office 200 St. Paul Place

Baltimore, MD 21202 1-888-743-0023 / www.marylandattorneygeneral.gov

# New York Attorney General's Office The Capitol

Albany, NY 12224-0341 1-800-771-7755 <u>https://ag.ny.gov/consumer-frauds-</u> bureau/identity-theft

North Carolina Department of Justice 114 West Edenton Street Raleigh, NC 27603 1-919-716-6400 <u>https://ncdoj.gov/protecting-consumers/identity-</u> theft/

Oregon Department of Justice 1162 Court Street NE Salem, OR 97301 1-877-877-9392 / <u>https://justice.oregon.gov</u>

Rhode Island Office of the Attorney General 150 South Main Street Providence, RI 02903 1-401-274-4400 https://riag.ri.gov/

# Security Freeze Information

You have the right to request a free security freeze (aka "credit freeze") on your credit file by contacting each of the three nationwide credit reporting companies via the channels outlined below. When a credit freeze is added to your credit report, third parties, such as credit lenders or other companies, whose use is not exempt under law will not be able to access your credit report without your consent. A credit freeze can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. You may also contact any of the consumer reporting agencies or the FTC for more information regarding security freezes.

Equifax Security Freeze PO Box 105788 Atlanta, GA 30348 <u>http://www.equifax.com/personal/cr</u> <u>edit-report-services/credit-freeze/</u> 1-800-349-9960 TransUnion Security Freeze PO Box 2000 Chester, PA 19016 <u>https://www.transunion.com/</u> <u>credit-freeze</u> 1-888-909-8872 Experian Security Freeze PO Box 9554 Allen, TX 75013 <u>www.experian.com/freeze</u> 1-888-397-3742

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.