May 6, 2025





N3196-L01-0000001 P001 T00001 \*\*\*\*\*\*\*SCH 5-DIGIT 12345 SAMPLE A SAMPLE - L01 INDIVIDUAL APT ABC 123 ANY STREET ANYTOWN, ST 12345-6789

# **Re: Notice of Data Breach**

Dear Sample A. Sample:

On behalf of Woods Hole Group ("WHG"), we are writing to inform you that some of your personal information was recently involved in a cybersecurity incident. Please read this notice carefully, as it provides details about what occurred, what we are doing in response, and how you can enroll in an offer to receive complimentary credit monitoring.

## What happened:

On March 4, 2025, we identified certain unauthorized activity occurring on our IT systems. After learning of this, we took steps to stop the activity and took certain of our systems offline as a precaution. An investigation was launched with assistance from external cybersecurity experts. Law enforcement has been notified.

We subsequently determined that certain WHG files had been accessed and acquired during the unauthorized activity. A review was initiated to determine if any personal information was included in those files.

#### What personal information was involved:

We have since determined that the files contained your social security number, and may also have included one or more of the following pieces of information your driver's license, bank information, and/or date of birth.

#### What we are doing:

Prior to the incident, WHG had a number of cybersecurity measures in place across the environment. As we brought systems back online, we took a series of steps to further strengthen our security controls.

In addition, WHG is offering you a complimentary 24-month membership to Experian's<sup>®</sup> IdentityWorks<sup>SM</sup>. This product provides identity detection and resolution of identity theft, so long as you enroll by the date specified below. To activate your membership and start monitoring your personal information, please follow these simple steps:

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

Please see <u>Attachment A</u> for additional details about these services.



## What you can do:

It is always a good idea to remain vigilant against threats of identity theft or fraud and regularly review and monitor your account statements and credit history for any signs of unauthorized transactions or activity. You can also choose to enroll in the credit monitoring service being offered to you. Additional information about how to protect your identity and personal information is contained in <u>Attachment B</u> in this mailing.

# For more information:

We sincerely regret that this incident occurred. If you have questions, you can call the dedicated call center toll-free Monday through Friday 8 a.m. – 8 p.m. CST, (excluding major U.S. holidays) at 833-745-2452.

Sincerely,

Woods Hole Group Management

Encs. Attachment A Attachment B

## Attachment A – ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

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 833-745-2452 by July 31, 2025. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

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 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 ExtendCARE<sup>TM</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 B – More Information about Identity Protection

### **INFORMATION ON OBTAINING A FREE CREDIT REPORT**

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit <u>www.annualcreditreport.com</u> or call toll-free (877) 322-8228.

# INFORMATION ON IMPLEMENTING A FRAUD ALERT OR SECURITY FREEZE

You can contact the three major credit bureaus at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

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. A credit reporting agency may not charge you to place, temporarily lift, or permanently remove a security freeze.

To place a fraud alert or security freeze on your credit report, you must contact the three credit bureaus below:

Equifax	Experian	TransUnion
Consumer Fraud Division	Credit Fraud Center	TransUnion LLC
P.O. Box 740256	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022-2000
(888) 766-0008	(888) 397-3742	(800) 680-7289
www.equifax.com	www.experian.com	www.transunion.com

To request a security freeze, you will need to provide the following information:

- 1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security Number;
- 3. Date of birth;
- 4. If you have moved in the past five (5) years, the addresses where you have lived over those prior five years;
- 5. Proof of current address such as a current utility bill or telephone bill; and
- 6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.).

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at 400 7<sup>th</sup> St. SW, Washington, DC 20024; telephone +1 (877) 382-4357; or <u>www.consumer.gov/idtheft</u>.

#### ADDITIONAL RESOURCES

Your state attorney general may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state attorney general, or the FTC.

**California Residents:** For California residents, visit the California Office of Privacy Protection (<u>oag.ca.gov/privacy</u>) for additional information on protection against identity theft.

**District of Columbia Residents:** The Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; 202-727-3400; and <u>oag.dc.gov</u>.

**Kentucky Residents:** The Attorney General – Office of Consumer Protection may be contacted at: 1024 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601; 1-800-804-7556; and <u>https://www.ag.ky.gov/</u><u>Resources/Consumer-Resources/Consumers/Pages/Identity-Theft.aspx</u>.

**Iowa Residents:** The Attorney General can be contacted at Office of Attorney General of Iowa, Hoover State Office Building,1305 E. Walnut Street, Des Moines, Iowa 50319; +1 (515) 281-5164 and <u>www.iowaattorneygeneral.gov</u>.

**Maryland Residents:** The Attorney General can be contacted at Office of Attorney General, 200 St. Paul Place, Baltimore, Maryland 21202; +1 (888) 743-0023; or <u>www.marylandattorneygeneral.gov</u>. Our business address is 107 Waterhouse Rd, Buzzards Bay, MA 02532.

**Massachusetts Residents:** Under Massachusetts law, you have the right to obtain any police report filed in connection to the cybersecurity event. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**New Mexico Residents:** Consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act. We specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act. We onsumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**New York Residents:** The Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <u>ag.ny.gov</u>.

**North Carolina Residents:** The Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; +1 (877) 566-7226 (Toll-free within North Carolina); +1 (919) 716-6400; or <u>www.ncdoj.gov</u>.

**Oregon Residents:** The Attorney General can be contacted at Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096; +1 (877) 877-9392 (toll-free in Oregon); +1 (503) 378-4400; or <u>www.doj.state.or.us</u>.

**Rhode Island Residents:** The Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; <u>www.riag.ri.gov</u>; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this incident. Fees may be required to be paid to the consumer reporting agencies. There are approximately 2 Rhode Island residents that may be impacted by this incident.

For Arizona, California, Iowa, Montana, New York, North Carolina, Oregon, Washington, and West Virginia residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).

