

Modern Automotive Network
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998

<FirstName> <LastName>
<Address1>
<Address2>
<City><State><Zip>

December xx, 2024

NOTICE OF DATA BREACH

Dear <<FirstName>> <<LastName>>:

At Modern Automotive Network, LLC (“Modern Automotive”), we respect the privacy of your personal information, which is why we are writing to let you know about a data security incident that involves your personal information. We have no reason to believe that your personal information has been misused for the purpose of committing fraud or identity theft. Nonetheless, we are providing you this notice with guidance on what you can do to protect yourself, should you feel it is appropriate to do so.

WHAT HAPPENED?

From July 7 to July 8, 2024, we experienced a data security incident resulting in unauthorized access to our company data. Upon learning of this unauthorized access, we engaged incident response professionals to investigate and remediate this incident. We then performed an extensive data analysis and identified the Modern Automotive data impacted by this event.

WHAT INFORMATION WAS INVOLVED?

Through the investigation referenced above, we determined that your data involved in this incident included your first and last name and <<exposed data elements>>.

WHAT WE ARE DOING

Modern Automotive values your privacy and deeply regrets that this incident occurred. In response to this incident, we engaged cybersecurity experts to assist us in investigating this incident and have strengthened our already stringent security protocols moving forward.

Additionally, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for <<Service Length>> months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

WHAT YOU CAN DO

While we have no evidence at this time that your personal information has been misused, you can find more information on steps to protect yourself against identity theft or fraud in the enclosed *Additional Important Information* sheet. We also encourage you to enroll in the complimentary credit monitoring services offered in this letter.

To enroll in Credit Monitoring services at no charge, please log on to <<URL>> and follow the instructions provided. When prompted please provide the following unique code to receive services: <<Unique Code>>.

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

FOR MORE INFORMATION

We value the trust you place in us to protect your privacy, take our responsibility to safeguard your personal information seriously, and apologize for any inconvenience or concern this incident might cause. For further information and assistance, representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays. Please call the help line at 1-833-844-8890 and be prepared to supply the fraud specialist with your unique code listed within.

Sincerely,

Rob Fowler
President and CEO

ADDITIONAL IMPORTANT INFORMATION

MONITOR YOUR ACCOUNTS

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at <https://www.annualcreditreport.com>, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at <https://www.annualcreditreport.com>) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®

P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
<https://www.equifax.com>

Experian

P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
<https://www.experian.com>

TransUnion®

P.O. Box 1000
Chester, PA 19016-1000
1-800-888-4213
<https://www.transunion.com>

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

CREDIT FREEZE

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
[https://www.equifax.com/
personal/credit-report-services](https://www.equifax.com/personal/credit-report-services)

Experian

P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
[https://www.experian.com/
freeze/center.html](https://www.experian.com/freeze/center.html)

TransUnion

P.O. Box 2000
Chester, PA 19016-2000
1-888-909-8872
[https://www.transunion.com/
credit-freeze](https://www.transunion.com/credit-freeze)

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.

FRAUD ALERTS

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. 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. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. 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.

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-888-766-0008
[https://www.equifax.com/
personal/credit-report-services](https://www.equifax.com/personal/credit-report-services)

Experian

P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
[https://www.experian.com/
fraud/center.html](https://www.experian.com/fraud/center.html)

TransUnion

P.O. Box 2000
Chester, PA 19016-2000
1-800-680-7289
[https://www.transunion.com/fraud-
victim-resource/place-fraud-alert](https://www.transunion.com/fraud-victim-resource/place-fraud-alert)

MONITOR YOUR PERSONAL HEALTH INFORMATION

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the website of the California Office of Privacy Protection at <https://www.privacy.ca.gov> to find more information about your medical privacy.

ADDITIONAL INFORMATION

You can further educate yourself regarding identity theft and the steps you can take to avoid it and protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission

600 Pennsylvania Avenue, NW
Washington, DC 20580
<https://www.ftc.gov/idtheft>
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261

Office of the Attorney General of Kentucky

700 Capitol Avenue, Suite 118
Frankfort, KY 40601
<https://www.ag.ky.gov/>
502-696-5300

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
<https://www.oag.state.md.us>
1-888-743-0023

Office of the New York Attorney General

The Capitol
Albany, NY 12224-0341
<https://ag.ny.gov/>
1-800-771-7755

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
<https://www.ncdoj.gov>
1-877-566-7226

FOR RESIDENTS OF CALIFORNIA

Visit the California Office of Privacy Protection at <https://www.ca.gov/Privacy> for additional information on protection against identity theft.

FOR RESIDENTS OF MASSACHUSETTS

You have the right to obtain a police report regarding 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.