



2 Richdale Avenue  
Somerville, MA 02145

To Enroll, Please Call:

1-800-939-4170

Or Visit:

<https://app.idx.us/account-creation/>

Enrollment Code: **[[Code]]**

[[Name]]  
[[Address]]  
[[City, State, Zip]]

May 16, 2025

Dear [[Name]],

I am writing to inform you of a recent data security incident experienced by M2 Holdings LLC d/b/a Paradigm Energy Services ("Paradigm") that may have affected your personal information. Paradigm takes the privacy and security of all information within its possession very seriously.

Paradigm has no evidence of the misuse or attempted misuse of any potentially impacted information. Nonetheless, Paradigm is offering you twenty-four (24) months of complimentary identity protection services through IDX, a leader in consumer identity protection. These services include 24 months of credit<sup>1</sup> and dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully managed identity theft recovery services. The deadline to enroll in these services is <<Date>>.

To enroll in the monitoring services, you may go to <https://app.idx.us/account-creation/> or call 1-800-939-4170. Please use the enrollment code **[[Code]]**.

IDX Identity enrollments will include two-year enrollments into the following service components:

**SINGLE BUREAU CREDIT MONITORING** - Monitoring of credit bureau for changes to the member's credit file such as new credit inquires, new accounts opened, delinquent payments, improvements in the member's credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities that affect the member's credit record.

**CYBERSCANTM** - Dark Web monitoring of underground websites, chat rooms, and malware, 24/7, to identify trading or selling of personal information like SSNs, bank accounts, email addresses, medical ID numbers, driver's license numbers, passport numbers, credit and debit cards, phone numbers, and other unique identifiers.

**IDENTITY THEFT INSURANCE** - Identity theft insurance will reimburse members for expenses associated with restoring their identity should they become a victim of identity theft. If a member's identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best "A-rated" carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.

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<sup>1</sup> To receive credit monitoring services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

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**FULLY-MANAGED IDENTITY RECOVERY** - ID Experts' fully-managed recovery service provides restoration for identity theft issues such as (but not limited to): account creation, criminal identity theft, medical identity theft, account takeover, rental application, tax fraud, benefits fraud, and utility creation. This service includes a complete triage process for affected individuals who report suspicious activity, a personally assigned IDCare Specialist to fully manage restoration of each case, and expert guidance for those with questions about identity theft and protective measures.

Under Massachusetts law, you have the right to obtain any police report filed in regard to 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a consumer 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.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies:

**Equifax:** P.O. Box 105788, Atlanta, GA 30348, 1-800-525-6285, [www.equifax.com](http://www.equifax.com)

**Experian:** P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)

**TransUnion:** P.O. Box 2000, Chester, PA 19016, 1-800-916-8800, [www.freeze.transunion.com](http://www.freeze.transunion.com)

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

1. Full name and any suffixes;
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five years, the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or identification card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The consumer reporting agencies have three business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a request to the consumer reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The consumer reporting agencies have three business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a request to each of the three consumer reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three business days after receiving your request to remove the security freeze. No fee is required to be paid to any of the consumer reporting agencies to place, lift or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or 1-877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft: FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 1-877-IDTHEFT (438-4338).

If you have questions or need assistance, please call Paradigm during normal business hours.

Sincerely,

M2 Holdings LLC dba Paradigm Energy Services