

P.O. Box 989728 West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

Enrollment Code: <<ENROLLMENT>>
To Enroll, Scan the QR Code Below:

Or Visit:
https://response.idx.us/Tecta-America

January 2, 2025

Dear <<First Name>> <<Last Name>>:

Tecta America Corp ("Tecta") writes to inform you of an incident that may affect some of your information. We are providing you with information about the event, our response, and steps you may take to better protect against the possibility of identity theft and fraud, should you feel it is necessary to do so. Due to the requirements of Massachusetts law, we are unable to provide further details about the nature of the incident in this letter. However, you may obtain additional information by calling the dedicated assistance line below.

Tecta takes this incident and the security of information within our care very seriously. We quickly launched an in-depth investigation to determine the full nature and scope of what happened and what personal information may have been affected. Through this investigation, we determined that the following information relating to you may have been impacted as a result of this incident: your name and Social Security number, drivers license number, and/or financial account information.

As part of our ongoing commitment to information security, we are currently reviewing our policies and procedures. We are notifying regulators, as necessary.

We are also notifying you so that you may take further steps to protect your personal information, should you feel it is appropriate to do so. As an added precaution, we are also offering 24-months of complimentary access to credit monitoring services through IDX. More information about these services is below.

- 1. Website and Enrollment. Scan the QR image or go to https://response.idx.us/Tecta-America and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the enrollment deadline is April 2, 2025.
- **2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.
- **3. Telephone.** Contact IDX at 1-877-720-5245 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

- 1. full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. date of birth;
- 4. addresses for the prior two to 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 ID card, etc.); and
- 7. a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/	https://www.experian.com/help/	https://www.transunion.com/credit-
credit-report-services/		<u>help</u>
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box	Experian Fraud Alert, P.O. Box	TransUnion Fraud Alert, P.O. Box
105069 Atlanta, GA 30348-5069	9554, Allen, TX 75013	2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box	Experian Credit Freeze, P.O. Box	TransUnion Credit Freeze, P.O. Box
105788 Atlanta, GA 30348-5788	9554, Allen, TX 75013	160, Woodlyn, PA 19094

<u>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.</u>

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please contact our dedicated assistance line at 1-877-720-5245, Monday through Friday from 9 am to 9 pm Eastern time, excluding U.S. holidays. You may also write to us at 9450 Bryn Mawr Ave., Suite 500, Rosemont, IL 60018.

We sincerely regret any inconvenience this incident may cause you.

Sincerely,

Tecta America Corporation