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May **XX**, 2025  
Re: Notice of Data Incident

Dear **Personalization**,

Nebraska Furniture Mart, Inc. ("NFM" or "we") recently experienced a data security incident. Some of the information involved in this incident may be related to you and your account with NFM. We are writing to inform you about the incident so you can take protective action in response.

### What Happened?

On or about March 10, 2025, while engaged in routine monitoring of our systems, our team noticed unusual activity related to online accounts accessible through nfm.com. When we detected this activity, we took immediate steps to secure our systems and launch an investigation. Our investigation determined that unauthorized third-party attackers, using credentials obtained from an unknown source, were able to successfully log-in to some NFM online accounts.

### What Information Was Involved?

The unauthorized attackers who accessed NFM online accounts were able to view information stored in your NFM online account profile, which could include some or all of the following information about you to the extent these data elements were part of your profile: first and last name; mailing or billing address; email address; last four digits of credit card or other payment card number stored in your digital wallet; order history; and your NFM credit account number. The attackers did not have access to full credit or debit card numbers, to your Social Security number, or other sensitive information which is not stored in account profiles.

### What We Are Doing.

We immediately took action to secure the affected system and contain the incident. We detected and repelled continued attempts by the attackers to gain access to online accounts and have implemented a mandatory password reset for NFM online accounts. For a period of time, we disabled the ability to place orders using the NFM credit account number, and when we turned that functionality back on, we added the requirement to verify NFM credit account purchases. In addition to these measures, look for additional security features to be implemented in the coming months, including Multi-Factor Authentication ("MFA") and other account security enhancements.

### What You Can Do.

**The next time you log into your NFM account, you will be prompted to reset your password. Please reset your password with a strong password that is unique to your NFM account.** We are also aware there were some attempts by the unauthorized attackers to place orders. If you receive notice of transactions you do not recognize or see other unusual account activity (such as an unauthorized change to your mailing address), please call us promptly at 1-800-336-9136. Please remain vigilant against attempts at identity theft or fraud, which includes carefully reviewing other online and financial accounts and credit reports for suspicious activity.

**Other Important Information.**

Additional information about how to protect your identity is contained in [Attachment A](#).

**For More Information.**

We are very sorry for any inconvenience caused by this incident. Protecting your information is paramount to us, and we take this commitment very seriously. If you have any questions regarding this incident, please contact our Customer Service Team at [contact.us@nfm.com](mailto:contact.us@nfm.com) or call us at 1-800-336-9136.

Sincerely,

Doug Hamlin, Chief Financial Officer

## Attachment A - Information for U.S. Residents

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Below are additional helpful tips you may want to consider to protect your personal information.

### **Review Your Credit Reports and Account Statements; Notify Law Enforcement of Suspicious Activity**

As a precautionary measure, we recommend that you remain vigilant by reviewing your credit reports and account statements closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or other company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact law enforcement, the Federal Trade Commission ("FTC") and/or the Attorney General's office in your home state. You can also contact these agencies for information on how to prevent or avoid identity theft, and you can contact the FTC at:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
<http://www.identitytheft.gov/>  
1-877-IDTHEFT (438-4338)

### **Copy of Credit Report**

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <https://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to the Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can print this form at <https://www.annualcreditreport.com/manualRequestForm.action>. Credit reporting agency contact details are provided below.

Equifax:  
[equifax.com](http://equifax.com)  
[equifax.com/personal/credit-report-services](http://equifax.com/personal/credit-report-services)  
P.O. Box 740241  
Atlanta, GA 30374  
800-685-1111

Experian:  
[experian.com](http://experian.com)  
[experian.com/help](http://experian.com/help)  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742

TransUnion:  
[transunion.com](http://transunion.com)  
[transunion.com/credit-help](http://transunion.com/credit-help)  
P.O. Box 1000  
Chester, PA 19016  
888-909-8872

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

### **Fraud Alert**

You may want to consider placing a fraud alert on your credit file. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. If you have already been a victim of identity theft, you may have an extended alert placed on your report if you provide the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above.

### **Security Freeze**

You have the right to place a security freeze on your credit file free of charge. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed

to prevent credit, loans, and services from being approved in your name without your consent. As a result, using a security freeze may delay your ability to obtain credit. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name; Social Security Number; date of birth; current and previous addresses; a copy of your state-issued identification card; and a recent utility bill, bank statement, or telephone bill.

Consumer reporting agencies have three business days after receiving your request to place a security freeze, or one business day for requests made electronically or by toll-free telephone. They must also send written confirmation to you within five business days and provide you with a unique personal identification number (PIN) and/or password that can be used to authorize the removal or lifting of the security freeze.

Consumer reporting agencies must lift a security freeze within three business days after receiving your request by mail, or one hour after receiving your request electronically or by toll-free telephone. To remove or temporarily lift the security freeze to allow a specific entity or individual access to your credit report, you must call or send a written request to the consumer reporting agencies by mail or electronically, and include: proper identification (name, address, and Social Security number); the PIN or password provided to you when you placed the security freeze; and 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.

### **Federal Fair Credit Reporting Act Rights**

The Fair Credit Reporting Act ("FCRA") is federal legislation that regulates how consumer reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of consumer reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. Identity theft victims and active-duty military personnel have additional rights.

For more information about these rights, you may go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580.

### **Additional Information**

If you are the victim of fraud or identity theft, you also have the right to file a police report.

You may consider starting a file with copies of your credit reports, any police report, any correspondence, and copies of disputed bills. It is also useful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.

**For Colorado and Illinois residents:** You may obtain information from the Federal Trade Commission and the credit reporting agencies about fraud alerts and security freezes.

**For Iowa residents:** You are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the state Attorney General. 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).

**For Maryland residents:** You may contact the Office of the Maryland Attorney General, 200 St. Paul Place, Baltimore, MD 21202, <http://www.marylandattorneygeneral.gov>, 1-888-743-0023. The Office of the Maryland Attorney General may be able to provide you with information about the steps you can take to avoid identity theft.

**For North Carolina residents:** You may contact the North Carolina Office of the Attorney General, 9001 Mail Service Center, Raleigh, NC 27699-9001, <http://www.ncdoj.gov>, 1-877-566-7226. You are also advised to report any suspected identity theft to law enforcement or to the North Carolina Attorney General. 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).

**For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, including the FTC and the Oregon Attorney General. 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).

**For Arizona, Montana, and Washington 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).