



13011 S. 104th Avenue, Suite 100  
Palos Park, IL 60464

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

\*\*\*Postal IMB Barcode

<<Date>>

## RE: Notice of Data Security Incident

Dear << Full Name>>,

We are writing to notify you of a phishing incident at Heart Care Centers of Illinois ("HCCI"), located at 13011 S. 104<sup>th</sup> Avenue, Suite 100, Palos Park, IL 60464, that may have resulted in unauthorized access to certain of your personal information. We do not have any reason to believe that there has been any identity theft, fraud or misuse of information in connection with this incident, and HCCI moved swiftly to investigate and remediate the incident.

HCCI, with the assistance of third-party cybersecurity experts, investigated the phishing incident and determined that your name and Social Security number may have been subject to unauthorized access by an unauthorized actor. As noted above, we have not been made aware of any instances of identity theft or fraud in connection with this incident.

HCCI is committed to, and takes very seriously, its responsibility to protect all data entrusted to it. Upon becoming aware of the incident, we promptly took steps to investigate and ensure the matter was fully remediated. As part of our ongoing commitment to data privacy and security, we are reviewing our existing policies and security measures currently in place to protect against similar incidents moving forward. Further, to help protect your information, **we are providing you with access to twenty-four (24) months of complimentary credit monitoring and identity restoration services through Epiq.**

To enroll, please follow the instructions below:

**Activation Code:** <<ACTIVATION CODE>>

**Enrollment Deadline:** <<ENROLLMENT DEADLINE>>

**Epiq - Privacy Solutions ID**  
1B Credit Monitoring - Plus

### How To Enroll:

- 1) Visit [www.privacysolutionsid.com](http://www.privacysolutionsid.com) and click "Activate Account"
- 2) Enter the following activation code, <<Activation Code>> and complete the enrollment form
- 3) Complete the identity verification process
- 4) You will receive a separate email from [noreply@privacysolutions.com](mailto:noreply@privacysolutions.com) confirming your account has been set up successfully and will include an Access Your Account link in the body of the email that will direct you to the log-in page
- 5) Enter your log-in credentials
- 6) You will be directed to your dashboard and activation is complete!

## **Product Features:**

### **1-Bureau Credit Monitoring with Alerts**

Monitors your credit file(s) for key changes, with alerts such as credit inquiries, new accounts, and public records.

### **VantageScore® 3.0 Credit Score and Report**<sup>1</sup>

1-Bureau VantageScore® 3.0 (annual) and 1-Bureau Credit Report.

### **SSN Monitoring (High Risk Transaction Monitoring, Real-Time Authentication Alerts, Real-Time Inquiry Alerts)**

Detect and prevent common identity theft events outside of what is on your credit report. Real-time monitoring of SSNs across situations like loan applications, employment and healthcare records, tax filings, online document signings and payment platforms, with alerts.

### **Dark Web Monitoring**

Scans millions of servers, online chat rooms, message boards, and websites across all sides of the web to detect fraudulent use of your personal information, with alerts.

### **Change of Address Monitoring**

Monitors the National Change of Address (NCOA) database and the U.S. Postal Service records to catch unauthorized changes to users' current or past addresses.

### **Credit Protection**

3-Bureau credit security freeze assistance with blocking access to the credit file for the purposes of extending credit (with certain exceptions).

### **Personal Info Protection**

Helps users find their exposed personal information on the surface web—specifically on people search sites and data brokers – so that the user can opt out/remove it. Helps protect members from ID theft, robo calls, stalkers, and other privacy risks.

### **Identity Restoration & Lost Wallet Assistance**

Dedicated ID restoration specialists who assist with ID theft recovery and assist with canceling and reissuing credit and ID cards.

### **Up to \$1M Identity Theft Insurance**<sup>2</sup>

Provides up to \$1,000,000 (\$0 deductible) Identity Theft Event Expense Reimbursement Insurance on a discovery basis. This insurance aids in the recovery of a stolen identity by helping to cover expenses normally associated with identity theft.

### **Unauthorized Electronic Funds Transfer- UEFT**

Provides up to \$1,000,000 (\$0 deductible) Unauthorized Electronic Funds Transfer Reimbursement. This aids in the recovery of stolen funds resulting from fraudulent activity (occurrence based).

If you need assistance with the enrollment process or have questions regarding Epiq – Privacy Solutions ID 1B Credit Monitoring - Plus, please call directly at **866.675.2006**, Monday-Friday 9:00 a.m. to 5:30 p.m., ET.

We encourage you to continue to remain vigilant against incidents of identity theft and fraud by reviewing your financial account statements and credit reports for any anomalies. We also encourage you to review the enclosed *Steps You Can Take to Help Protect Your Personal Information* for additional guidance, and enroll to receive the complimentary services being offered to you.

Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report. 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.

We understand that you may have questions or concerns that are not addressed in this letter. Please contact us at the dedicated assistance line that we have established regarding this matter by dialing 888-616-9388, Monday through Friday 8 am to 8 pm Central Time, excluding U.S. holidays.

Sincerely,

Heart Care Centers of Illinois

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<sup>1</sup> The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore® credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness

<sup>2</sup> Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. or American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## **Steps You Can Take to Help Protect Your Personal Information**

### **Place a Security Freeze**

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

#### **Experian**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742

[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

#### **TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289

[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

#### **Equifax**

P.O. Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

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, provide 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 ID 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.

### **Place a Fraud Alert**

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a one (1)-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 you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven (7) years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

#### **Experian**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742

[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

#### **TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289

[www.transunion.com/fraud-alerts](http://www.transunion.com/fraud-alerts)

#### **Equifax**

P.O. Box 105069  
Atlanta, GA 30348  
1-888-766-0008

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

### **Remain Vigilant and Lookout for Phishing Schemes**

We also encourage you to remain vigilant in managing and handling your personal information and be on the lookout for suspicious emails, such as phishing schemes. Phishing schemes are attempts by criminals to steal personal information, including credit card numbers and social security numbers, over email. These attempts are often made by manipulating an email to make it look as if it came from a legitimate source, but which are actually sent by a fraudulent impersonator. Pay particular attention to anyone asking you to click on a link or attachment, especially if the email requests sensitive information, and pay close attention to the email address (e.g., look for misspellings). It is also important that you check the recipient's email address when replying to emails to ensure it is legitimate. Also consider taking steps such as carrying only essential documents with you, being aware of how and with whom you are sharing your personal information, and shredding receipts, statements, and other sensitive information once you no longer need them.

**Additional Information**

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. 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.

**The Federal Trade Commission**

600 Pennsylvania Avenue, NW

Washington, DC 20580

1-877-ID-THEFT (1-877-438-4338)

TTY: 1-866-653-4261

[www.identitytheft.gov](http://www.identitytheft.gov)