



December __, 2025

VIA U.S. MAIL & EMAIL

[name]
[address]
[address]

Dear [name]:

On behalf of RCAP Solutions, Inc. (the "Company"), I am writing to provide formal notice that on or about December 4, 2025, the Company was informed about an incident in which your personal information in the possession of the Company was acquired or used by an unauthorized person or for an unauthorized purpose.

Right To Obtain A Police Report

Under Massachusetts law, you have the right to obtain any police report filed regarding the incident. A report has been made to the Northbridge Police Department regarding the 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.

Requesting A Credit Report Security Freeze

You may request a credit report security freeze at no charge by contacting the three credit agencies at the phone numbers or contact information found at the links listed below. A security freeze prohibits a credit 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

If you wish to obtain a security freeze, you should contact all three of the following credit reporting agencies:

Equifax Security Freeze
(888) 298-0045
<https://www.equifax.com/personal/help/security-freeze/>

Experian Security Freeze
(888) 397-3742
<https://www.experian.com/freeze/center.html#content-01%C2%A0>

TransUnion Security Freeze

191 May Street • Worcester, MA 01602
800.488.1969 • TTY 978.630.6754
Fax: 978.630.9651 • www.rcapsolutions.org



(888) 909-8872

<https://www.transunion.com/credit-freeze/place-credit-freeze>

You will need the following information to request a credit report security freeze:

- Full name, address, Social Security number, and date of birth;
- Addresses where you lived over the previous five years;
- Proof of current address such as a utility or phone bill, rental agreement, or deed;
- A legible photocopy of a government issued identification card (state driver's license ID card, military identification, etc.);
- Social Security Card, pay stub, or W2; and
- If you are an identity theft victim, include a copy of the police report, investigative report, or complaint.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

Credit Monitoring

If you would like to monitor your credit, you can request a complimentary credit report from Experian by using the following link: <https://www.experian.com/consumer-products/credit-monitoring.html>



In addition, the Company is offering you complimentary credit monitoring services for up to eighteen (18) months. **INSERT DESCRIPTION OF SERVICES AND INSTRUCTIONS FOR HOW TO ENROLL.** We strongly recommend that you enroll in this complimentary monitoring service.

If you have any questions concerning this notification, please feel free to reach out to me directly at _____ or _____.

Sincerely,

Brian Scales
President & CEO

191 May Street • Worcester, MA 01602
800.488.1969 • TTY 978.630.6754
Fax: 978.630.9651 • www.rcapsolutions.org

Dear <<FIRST NAME>> <<LAST NAME>>:

<<YOUR COMPANY NAME>> has retained NortonLifeLock to provide <<number>> << (#)>> year<<(s)>> of complimentary LifeLock Defender™ Preferred identity theft protection.

To activate your membership online and get protection at no cost to you:

1. In your web browser, go directly to **Norton.com/offers**
2. Below the THREE protection plan boxes, you may enter the **Promo Code: <<PROMO CODE>>** and click the **"APPLY"** button.
3. Your complimentary offer is presented. Click the Orange **"START MEMBERSHIP"** button.
4. A Popup will appear to enter your Member ID <<MEMBER ID>> and click **"APPLY"**
5. Once enrollment is completed, you will receive a confirmation email (*be sure to follow ALL directions in this email*).

Alternatively, to activate your membership over the phone, please call: 800-899-0180

You will have until <<ENROLLMENT DEADLINE>> to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your LifeLock Defender™ Preferred membership includes:

- ✓ Primary Identity Alert System[†]
- ✓ 24/7 Live Member Support
- ✓ Dark Web Monitoring^{**}
- ✓ Norton™ Security Deluxe² (90 Day Free Subscription)
- ✓ Stolen Funds Reimbursement up to \$25,000^{***}
- ✓ Personal Expense Compensation up to \$25,000^{***}
- ✓ Coverage for Lawyers and Experts up to \$1 million^{***}
- ✓ U.S.-based Identity Restoration Team
- ✓ Annual Three-Bureau Credit Reports & Credit Scores^{1**}
The credit scores provided are VantageScore 3.0 credit scores based on Equifax, Experian and TransUnion 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.
- ✓ Three-Bureau Credit Monitoring^{1**}
- ✓ USPS Address Change Verification Notifications
- ✓ Fictitious Identity Monitoring
- ✓ Credit, Checking and Savings Account Activity Alerts^{***}

[†]If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment. No one can prevent all identity theft or cybercrime. ¹LifeLock does not monitor all transactions at all businesses.

² Norton Security Online provides protection against viruses, spyware, malware, and other online threats for up to 5 PCs, Macs, Android devices. Norton account features not supported in this edition of Norton Security Online. As a result, some mobile features for Android are not available such as anti-theft and mobile contacts backup. iOS is not supported.

^{**}These features are not enabled upon enrollment. Member must take action to get their protection.

^{***} Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Defender Preferred. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

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