

FDR Financial Group, Inc.  
c/o Cyberscout  
PO Box 245  
Bellmawr, NJ 08099

[REDACTED]

April 14, 2026

**Re: Notice of Data Breach**

Dear [REDACTED]

FDR Financial Group, Inc. (“FDR”) values and respects the privacy of your personal information, which is why we are notifying you of a data security incident that may have resulted in unauthorized access to some individual’s personal information. We take the protection of your personal information very seriously. FDR is sending you this notice for full transparency to tell you what information was involved, what we have done in response, what you can do in response to this incident, and what resources are available to help protect against the potential misuse of sensitive personal information, if you feel it is appropriate. As of this writing, FDR has not received any report of related identity theft since the date of this incident.

**What Information Was Involved?**

Although FDR has no evidence that any sensitive information has been misused by third parties as a result of this incident, we are notifying you out of an abundance of caution and for purposes of full transparency. The information impacted varied by individual. Based on the investigation, the following information related to you may have been subject to unauthorized access: Private Health Member Identification Card and Name.

**What We Are Doing:**

Data privacy and security is among our highest priorities, and we are committed to doing everything we can to protect the privacy and security of the personal information in our care. Since the discovery of the incident, we have taken additional steps to reduce the risk of this type of incident occurring in the future by enhancing our technical security measures and procedures.

We are also providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for 24 months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

**What You Can Do.**

We encourage you to take advantage of the complimentary credit monitoring and identify theft protection we are making available to you. While we are covering the cost of these services, you will need to complete the activation process by following the instructions below. Additionally, we encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious or unauthorized activity. You can find more information on steps to protect yourself against identity theft identity theft in the enclosed *Additional Resources to Help Protect Your Information* sheet.

**How do I enroll for the free services?**

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services:



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██████████ In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

**For More Information.**

If you have any questions or concerns not addressed in this letter, please call 1-800-405-6108 (toll free) Monday through Friday, during the hours of 8:00 a.m. and 8:00 p.m. Eastern time Standard Time (excluding U.S. national holidays).

FDR sincerely regrets any concern or inconvenience this matter may cause and remains dedicated to ensuring the privacy and security of all information in our control.

Sincerely,

FDR Financial Group, Inc.



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## **ADDITIONAL RESOURCES TO HELP PROTECT YOUR INFORMATION**

### **Monitor Your Accounts**

We recommend that you remain vigilant for incidents of fraud or identity theft by regularly reviewing your credit reports and financial accounts for any suspicious activity. You should contact the reporting agency using the phone number on the credit report if you find any inaccuracies with your information or if you do not recognize any of the account activity.

You may obtain a free copy of your credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll-free at 1-877-322-8228, or by mailing a completed Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report for a fee by contacting one or more of the three national credit reporting agencies.

You have rights under the federal Fair Credit Reporting Act (FCRA). The FCRA governs the collection and use of information about you that is reported by consumer reporting agencies. You can obtain additional information about your rights under the FCRA by visiting <https://www.ftc.gov/legal-library/browse/statutes/fair-credit-reporting-act>.

### **Credit Freeze**

You have the right to add, temporarily lift and remove a credit freeze, also known as a security freeze, on your credit report at no cost. A credit freeze prevents all third parties, such as credit lenders or other companies, whose use is not exempt under law, from accessing your credit file without your consent. If you have a freeze, you must remove or temporarily lift it to apply for credit. Spouses can request freezes for each other as long as they pass authentication. You can also request a freeze for someone if you have a valid Power of Attorney. If you are a parent/guardian/representative you can request a freeze for a minor 15 and younger. To add a security freeze on your credit report you must make a separate request to each of the three national consumer reporting agencies by phone, online, or by mail by following the instructions found at their websites (see “Contact Information” below). The following information must be included when requesting a security freeze: (i) full name, with middle initial and any suffixes; (ii) Social Security number; (iii) date of birth (month, day, and year); (iv) current address and any previous addresses for the past five (5) years; (v) proof of current address (such as a copy of a government-issued identification card, a recent utility or telephone bill, or bank or insurance statement); and (vi) other personal information as required by the applicable credit reporting agency.

### **Fraud Alert**

You have the right to add, extend, or remove a fraud alert on your credit file at no cost. A fraud alert is a statement that is added to your credit file that will notify potential credit grantors that you may be or have been a victim of identity theft. Before they extend credit, they should use reasonable procedures to verify your identity. Please note that, unlike a credit freeze, a fraud alert only notifies lenders to verify your identity before extending new credit, but it does not block access to your credit report. Fraud alerts are free to add and are valid for one year. Victims of identity theft can obtain an extended fraud alert for seven years. You can add a fraud alert by sending your request to any one of the three national reporting agencies by phone, online, or by mail by following the instructions found at their websites (see “Contact Information” below). The agency you contact will then contact the other credit agencies.

### **Federal Trade Commission**

For more information about credit freezes and fraud alerts and other steps you can take to protect yourself against identity theft, you can contact the Federal Trade Commission (FTC) at 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338), 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 should also report instances of known or suspected identity theft to local law enforcement and the Attorney General’s office in your home state and you have the right to file a police report and obtain a copy of your police report.

### **Contact Information**

Below is the contact information for the three national credit reporting agencies (Experian, Equifax, and TransUnion) if you would like to add a fraud alert or credit freeze to your credit report.



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<b>Credit Reporting Agency</b>	<b>Access Your Credit Report</b>	<b>Add a Fraud Alert</b>	<b>Add a Security Freeze</b>
<b>Experian</b>	P.O. Box 2002 Allen, TX 75013-9701 1-866-200-6020 www.experian.com	P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 <a href="https://www.experian.com/fraud/center.html">https://www.experian.com/fraud/center.html</a>	P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 www.experian.com/freeze/center.html
<b>Equifax</b>	P.O. Box 740241 Atlanta, GA 30374-0241 1-866-349-5191 www.equifax.com	P.O. Box 105069 Atlanta, GA 30348-5069 1-800-525-6285 www.equifax.com/personal/credit-report-services/credit-fraud-alerts	P.O. Box 105788 Atlanta, GA 30348-5788 1-888-298-0045 www.equifax.com/personal/credit-report-services
<b>TransUnion</b>	P.O. Box 1000 Chester, PA 19016-1000 1-800-888-4213 www.transunion.com	P.O. Box 2000 Chester, PA 19016 1-800-680-7289 www.transunion.com/fraud-alerts	P.O. Box 160 Woodlyn, PA 19094 1-800-916-8800 www.transunion.com/credit-freeze

**Massachusetts residents** are advised of their right to obtain a police report in connection with this incident.



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