

<<Date>> (Format: Month Day, Year)

<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>>>

### RE: Notice of Data Breach

Dear <<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>,

Pinnacle Property Management Services ("Pinnacle") – the management company for The Bowie in Austin, Texas – is writing to notify you of an incident that may affect the security of some of your personal information. We take this incident very seriously. This letter provides details about the resources available to you to help protect your information, should you feel it is appropriate to do so. Although we have no evidence of misuse of your information, we are providing you this notification out of an abundance of caution because your name, Social Security number, and financial account information may have been affected by this incident.

We take the protection of personal information within our care very seriously. Pinnacle has security measures to protect the information in our possession. Upon learning of this incident, we quickly took steps to confirm the security of your information. To illustrate our commitment to the protection of personal information, we have arranged to have Kroll make available, at no cost to you, credit monitoring and identity theft restoration services for eighteen (18) months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Please review the instructions contained in the attached "Steps You Can Take to Protect Your Information" to activate and receive these services. It is incumbent upon you to activate these services, as we are not able to act on your behalf to activate you in the identity monitoring service.

We recognize that you may have questions not addressed in this letter. Should you have any questions about the content of this letter or ways you can better protect yourself from the possibility of identity theft, please contact the call center we set up to help respond to this incident at If you have questions, please call 1-866-775-4209, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, except major holidays. Please have your membership number ready.

We sincerely regret any inconvenience this incident may cause you. Pinnacle remains committed to safeguarding information in our care and we will continue to take steps to ensure the security of our systems.

Sincerely,

Tracy Slappey Regional Vice President

# Steps You Can Take to Protect Your Information

We encourage you to remain vigilant, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. 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 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.

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for eighteen (18) months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit krollbreach.idMonitoringService.com to activate and take advantage of your identity monitoring services.

You have until October 30, 2019 to activate your identity monitoring services.

Membership Number: << Member ID>>

To receive credit services by mail instead of online, please call 1-844-263-8605. Additional information describing your services is included with this letter.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

 Equifax
 Experian
 TransUnion

 P.O. Box 105069
 P.O. Box 2002
 P.O. Box 2000

 Atlanta, GA 30348
 Allen, TX 75013
 Chester, PA 19106

 800-525-6285
 888-397-3742
 800-680-7289

 www.equifax.com
 www.transunion.com

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.

Under Massachusetts law, consumers may place a security freeze on their credit reports. A security freeze 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:

**Equifax Security Freeze** Experian Security Freeze TransUnion P.O. Box 105788 P.O. Box 9554 P.O. Box 2000 Atlanta, GA 30348 Allen, TX 75013 Chester, PA 19106 1-800-685-1111 1-888-397-3742 1-888-909-8872 www.freeze.equifax.com www.experian.com/freeze/ freeze.transunion.com center.html.com

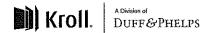
In order to request a security freeze, you will need to provide the following information:

- 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;

- A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.); and
- 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.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit file report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with the process by which you may remove the security freeze, including an authentication mechanism. Upon receiving a direct request from you to remove a security freeze and upon receiving proper identification from you, the consumer reporting agency shall remove a security freeze within one (1) hour after receiving the request by telephone for removal or within three (3) business days after receiving the request by mail for removal.

You can further educate yourself regarding identity theft, security freezes, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission (FTC). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (877-438-4338); and TTY: 866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them, and you can obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement and the Massachusetts Attorney General.



### TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services<sup>1</sup> from Kroll:

## Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

### Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

# **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

<sup>1</sup> Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.
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