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## straub collaborative

3333 NW Industrial Street Portland, OR 97210

Straub Collaborative, Inc. 3333 NW Industrial St Portland, OR 97210



To Enroll, Please Visit:
https://app.myidcare.com/accountcreation/protect
Enrollment Code:

February 21, 2020



We are writing to notify you that a possible unauthorized acquisition of your personal information occurred around January 24, 2020. While we have no indication that your personal information was or will be misused, we thought it prudent to make this notification. We deeply regret this incident and any inconvenience to you and recommend that you contact the number below for more information.

In view of this incident, we are offering you ID Experts® MyIDCare The credit monitoring services. MyIDCare services include: 24 months of Credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, exclusive educational materials, and fully managed Identity Theft Recovery Services. With this protection, MyIDCare will help you resolve issues if your identity is compromised.

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. Massachusetts law also allows consumers to place a security freeze on their credit reports. 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.

There is no charge to place, temporarily lift, or permanently remove a security freeze.

We encourage you to contact ID Experts with any questions and to enroll in MylDCare services by calling 1-800-939-4170 or going to https://app.myidcare.com/account-creation/protect and using the Enrollment Code provided above. Representatives are available Monday through Friday from 6 am - 6 pm Pacific Time. Please note the deadline to enroll is February 21, 2021. Again, at this time, there is no indication your personal information has been misused. However, we encourage you to take full advantage of this service offering.

You will find detailed instructions for enrollment on the enclosed "Recommended Steps to Help Protect Your Information" document. Also, you will need to reference the following enrollment code when calling or enrolling on the website, so please do not discard this letter.

Please call us at 503-331-1002, ext. 124 for further information and assistance with this matter, if desired.

Sincerely,

Trace Ericksen
Accounting Director



## Recommended Steps to help Protect your Information

- 1. Website and Enrollment. Go to <a href="https://app.myidcare.com/account-creation/protect">https://app.myidcare.com/account-creation/protect</a> and follow the instructions for enrollment using your Enrollment Code provided above.
- 2. Activate the credit monitoring provided as part of your MyIDCare membership. The monitoring included in the membership must be activated for it to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, MyIDCare will be able to assist you.
- 3. Telephone. Contact MyIDCare at 1-800-939-4170 to speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in MylDCare, notify them immediately by calling or by visiting their MylDCare website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

5. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Equifax Fraud Reporting 1-866-349-5191 P.O. Box 105069 Atlanta, GA 30348-5069 www.equifax.com

Experian Fraud Reporting 1-888-397-3742 P.O. Box 9554 Allen, TX 75013 www.experian.com TransUnion Fraud Reporting 1-800-680-7289 P.O. Box 2000 Chester, PA 19022-2000 www.transunion.com It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

6. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze.

The credit reporting agencies will 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. To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or go online to each of the credit reporting agencies and provide proper identification (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 specific period of time you want the credit report available. The credit reporting agencies will lift the security freeze for the specified period of time.

To remove the security freeze, you must call or go online to each of the three credit bureaus and 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 will remove the security freeze.

There is no cost to freeze or unfreeze your credit files.

7. You can obtain additional information by contacting your State Attorney General's office or visiting the Federal Trade Commission's website at <a href="https://www.ftc.gov/idtheft">www.ftc.gov/idtheft</a> and click on the link for credit freeze information. Information about the steps you can take to avoid identity theft is available by contacting the Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <a href="https://www.consumer.gov/idtheft">www.consumer.gov/idtheft</a>, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.