# **RHWhite**

16939

construction & SERVICE SOLUTIONS
Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

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#### NOTICE OF DATA BREACH

#### Dear << Name 1>>:

RH White Companies, Inc. ("RH White") respects the privacy of your information, which is why we are writing to tell you about a data security incident by our third-party paystub and W2 vendor, PaperlessPay Corporation ("PaperlessPay"), that may have exposed some of your personal information on February 18, 2020.

When we learned about this incident on May 5, 2020, we contacted PaperlessPay to determine whether it would be issuing notice with an offer of identity monitoring to potentially impacted individuals, which it declined to do. After careful consideration of the information provided by PaperlessPay about a compromise to its information technology environment, we determined notice to you with an offer of two (2) years of identity monitoring without cost was appropriate.

#### What Information Was Involved

As a result of PaperlessPay's security incident, an unauthorized individual or individuals may have accessed or acquired some of your personal information, which may have included your first and last name, <<Br/>Breached Elements>>. Although we are unaware of any actual access to or acquisition of your personal information and have no evidence of any attempted or actual misuse of your information, we are providing you with notice of this event, our response, and steps you may take to protect against the possibility of identity theft and fraud.

#### What We Are Doing

To help relieve concerns following this incident, we have secured TransUnion to provide identity monitoring at no cost to you for two (2) years. TransUnion is an industry leader and functions as a first point of contact for credit-related issues, which allows it to efficiently furnish timely notification about credit-related issues to individuals enrolled in its identity monitoring service.

Visit www.MyTrueIdentity.com to activate and take advantage of your identity monitoring service.

You have until << Enrollment Deadline>> to activate your identity monitoring service.

myTrueIdentity Credit Monitoring Service Activation Code: << Activation Code>>

To receive credit services by mail instead of online, please call 1-855-288-5422. Additional information describing these services is included with this letter. We encourage you to review the description and to consider enrolling in the offered services.

Rest assured that we are committed to ensuring our third-party vendor is keeping our data as secure as possible. We will continue to monitor and evaluate the vendor's efforts to assure the continued security of our information.

#### What Else Can I Do To Protect My Information

We recommend that you remain vigilant, review your relevant account statements, and monitor your credit reports for suspicious activity. Some state laws advise you to report any suspected identity theft to law enforcement, your state's Attorney General, and the Federal Trade Commission. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit 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:

Equifax	Experian	TransUnion
P.O. Box 740241	P.O. Box 9554	P.O. Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834
1-800-685-1111	1-888-397-3742	1-800-916-8800
www.equifax.com	www.experian.com	www.transunion.com

Fraud Alerts: 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. This can be done by contacting the credit bureaus by phone and also via Experian's, Equifax's or TransUnion's websites. Once you place a fraud alert at one credit bureau, that bureau is required to notify the other two and have alerts placed on your behalf. Note, however, that because the alert tells creditors to follow certain procedures to protect you, it may also delay your efforts to obtain credit while the agency verifies your identity.

If you wish to place a fraud alert, contact any one of the credit bureaus using the contact information below:

Equifax Fraud Alert	Experian Fraud Alert	TransUnion Fraud Alert
P.O. Box 105069	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
1-888-766-0008	1-888-397-3742	1-800-680-7289
www.equifax.com/personal/	www.experian.com/fraud/	www.transunion.com/fraud-alerts

Security Freezes: You have the right to place a security freeze on your credit report free of charge. A security freeze is intended to prohibit 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. To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified, or overnight mail in order for the freeze to be effective. In order to request a security freeze, you will need to provide the following information:

(1) full name (including middle initial and any suffixes);

(2) Social Security number;

(3) date of birth;

(4) current address and previous addresses for the past five years;

(5) proof of current address, such as a current utility bill, bank statement, or insurance statement;

(6) a legible photocopy of a government issued identification card;

(7) Social Security card, pay stub, or W2; and (8) any applicable incident report or complaint with a law enforcement agency. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You may obtain a security freeze from each of the three credit bureaus by written request, through the telephone, or by accessing their websites, using the contact information below:

<b>Equifax Security Freeze</b>	<b>Experian Security Freeze</b>	TransUnion Security Freeze
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094
1-800-349-9960	1-888-397-3742	1-888-909-8872
www.equifax.com/personal/	www.experian.com/freeze/	www.transunion.com/ credit-freeze
credit-report-services	center.html	Clean-Heeze

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 websites, 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 requests 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 websites, 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.

You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit www.identitytheft.gov or call 1-877-ID-THEFT (877-438-4338). IdentityTheft.gov is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process.

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and the Attorney General's office in your state. You can also obtain information from these sources about additional methods to prevent identity theft, and you can obtain information from the Federal Trade Commission and the consumer reporting agencies for more information regarding fraud alerts and security freezes. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, D.C. 20580 1-877-438-4338 www.ftc.gov/idtheft

State Attorney General's Office Contact Information. << State AG Office Info>>.

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.

#### For More Information

For further information, please call 855-917-3510 between 9:00 a.m. and 9:00 p.m. EST, Monday through Friday. We take the protection of your personal information very seriously and apologize for any inconvenience PaperlessPay's incident may cause you. We trust that the services we are offering to you demonstrate our continued commitment to your security and satisfaction.

Sincerely,

Robert N. Jacobson Chief Financial Officer

Robert N. Jacobson



### Complimentary Two-Year myTrueIdentity Credit Monitoring Service

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (myTrueIdentity) for two years provided by TransUnion Interactive, a subsidiary of TransUnion<sup>®</sup>, one of the three nationwide credit reporting companies.

#### How to Enroll: You can sign up online or via U.S. mail delivery

- To enroll in this service, go to the myTrueIdentity website at www.MyTrueIdentity.com and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the six-digit telephone passcode << Insert static six- digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **Enrollment Deadline**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

## ADDITIONAL DETAILS REGARDING YOUR 24-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score.
- The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)