



18124



[INDIVIDUAL NAME]  
[STREET ADDRESS]  
[CITY, STATE AND POSTAL CODE]  
[CREDIT MONITORING PROMOTION CODE]  
[DATE]

**RE: Important Security Breach Notification - Please Read This Entire Letter**

Dear [INDIVIDUAL NAME]:

We are contacting you regarding a data security incident that has occurred on August 25, 2020 at Cantella & Co., Inc. This incident may have involved your name, address, account number, Social Security number, and other identifying information been among the items that could have been accessed. As a result, your personal information may have been potentially exposed to others. We value your business and respect the privacy of your information and have taken every step necessary to address the incident.

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. You may also place a security freeze on your credit reports, free of charge. 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. You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-800-349-9960  
<https://www.equifax.com/personal/help/place-lift-remove-security-freeze/>

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
<https://www.transunion.com/credit-freeze>



In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, U.S. Passport etc.);
7. Social Security Card, pay stub, or W2;
8. 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 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.

You also have the option of placing a fraud alert on your credit file. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. Placing a fraud alert is easy - you contact any one of the three nationwide credit reporting agencies (Equifax, Experian, TransUnion) and that one must notify the other two. You do not have to notify all three.

There are two types of fraud alerts you can place on your credit report, and both are free.

- **Initial fraud alert** - If you believe you are or may become a victim of fraud or identity theft, you may place an initial fraud alert on your credit report. An initial fraud alert remains on your credit report for one year, unless you choose to remove it sooner, and can be renewed for additional one-year periods. An initial fraud alert also allows you to request an additional free copy of your credit reports from the three nationwide credit bureaus during the 12-month period following the placement of the initial fraud alert.



- **Extended fraud alert** - If you have a police report or a Federal Trade Commission Identity Theft Report showing you're a victim of identity theft, you may place an extended fraud alert on your credit report. An extended fraud alert remains on your credit report for seven years unless you choose to remove it sooner. An extended fraud alert also allows you to request two free credit reports from the three nationwide credit bureaus during the 12-month period following the placement of the extended fraud alert, and your name is removed from pre-screened credit card and insurance offers for 5 years.

To place a fraud alert on your Equifax credit report, you can call Equifax at (800) 525-6285; or download the following form to request a fraud alert by mail: [https://assets.equifax.com/assets/personal/Fraud\\_Alert\\_Request\\_Form.pdf](https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf)

To place a fraud alert on your Experian credit report, you can file a report online by going to: <https://www.experian.com/ncaonline/fraudalert> or by calling (888) 397-3742

To place a fraud alert at Transunion you can do so by going to <https://fraud.transunion.com/fa/fraudAlert/landingPage.jsp> or by calling (800) 680-7289

By establishing your fraud alert, you will receive a follow-up letter that explains how to receive a free copy of your credit report. Examine your credit report closely for signs of fraud. Continue to monitor your credit reports, even though a fraud alert has been placed on your account. You may obtain a free copy of your credit report every 12 months by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling (877) 322-8228 or by completing an Annual Credit Request Form at <https://www.annualcreditreport.com/manualRequestForm.action> and mailing the form to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281

#### What we are doing to protect your information:

To help protect your identity, we are offering a complimentary two-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: [enrollment end date]** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [URL]
- Provide your **activation code: [code]**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at [customer service number] by [enrollment end date]. Be prepared to provide engagement number [engagement #] as proof of eligibility for the identity restoration services by Experian.

#### ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks. You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only. Offline members will be eligible to call for additional reports quarterly after enrolling
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.



- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at [customer service number]. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

We sincerely apologize for this incident and regret any inconvenience it may cause you. We ask that you be vigilant in reviewing your account statements and credit cards for any suspicious and/or unauthorized activity and that you are diligent in monitoring your credit reports for any unexplained activity. If you suspect identity theft has occurred you should report the incident to local law enforcement or your state attorney general's office. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at (800) 653-0941

Sincerely,

---

Sheelagh Howett  
Chief Compliance Office  
Chief Risk Officer

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.