

# WAYZATA INVESTMENT PARTNERS

19872

March 3, 2021

[[NAME]]

[[ADDRESS]]

[[CITY]], [[STATE]] [[ZIP]]

RE: Netgain | Wayzata | Notice of Data Security Incident

Dear Limited Partner of Wayzata Investment Partners LLC:

We are writing to let you know of a data incident experienced by our service provider, Netgain Technology, Inc. ("Netgain") that may have involved some of your personal information. Wayzata Investment Partners LLC ("Wayzata") takes the protection and proper use of your information very seriously.

### **What Information Was Involved?**

We were notified on December 3, 2020, by our vendor, Netgain, of a security incident. We sent notices to our Limited Partners on December 7, 2020, and January 22, 2021, based on information Wayzata received from Netgain. On February 16, 2021, Wayzata finally received specific information from Netgain. After reviewing that latest update provided by Netgain, we determined your information may have been involved including your name, address, email address, social security number and/or tax ID number, bank account number and financial information.

### **What Are We Doing?**

We asked Netgain to describe its remedial measures, and Netgain identified several steps it has taken to prevent similar incidents in the future. Separately, we are offering a complimentary two-year membership of Experian IdentityWorks<sup>SM</sup> Credit Plus 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit Plus 3B is completely free to you and enrolling in this program will not hurt your credit score.

### **What Can You Do?**

If you would like to sign up for Experian IdentityWorks for free, please follow the instructions in the attachment *Activating Your Complimentary Credit Monitoring*. In addition, please continue to be vigilant about the security of your online or financial accounts and report any suspicious activities to us and appropriate law enforcement. We also recommend that you review the attachment entitled *Preventing Identity Theft and Fraud* for more information on ways to protect yourself and your data.

### **For More Information**

We take the security of your information very seriously, and we regret any concern or inconvenience this incident may cause you. Should you have any further questions or concerns regarding this matter, please do not hesitate to contact Wayzata at 952-345-0700.

Sincerely,

Wayzata Investment Partners LLC

Enclosures:

*Activating Your Complimentary Credit Monitoring*  
*Preventing Identity Theft and Fraud*

WAYZATA INVESTMENT PARTNERS LLC

One Carlson Parkway North, Suite 220 ■ Plymouth, MN 55447 ■ Phone: 952-345-0700

## ACTIVATING YOUR COMPLIMENTARY CREDIT MONITORING

To help protect your identity, we are offering a **complimentary** membership of Experian IdentityWorks<sup>SM</sup> Credit Plus 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

### Activate IdentityWorks Credit Plus 3B Now in Three Easy Steps

1. ENROLL by: **June 30, 2021** (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bplus>
3. PROVIDE the **Activation Code: XXXXXX**

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 careteam at 877-890-9332. Be prepared to provide engagement number **B010158** as proof of eligibility for the identity restoration services by Experian.

### ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS CREDIT PLUS 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit Plus 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** 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<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at

<https://www.experianidworks.com/3bcredit> or call 877-890-9332 to register with the activation code above.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to

[www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-890-9332.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## Preventing Identity Theft and Fraud

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 activity. Immediately report any suspicious activity to your bank or credit union. If you do find suspicious activity on your credit reports or other statements, call your local police or sheriff's office or state Attorney General and file a report of identity theft. You have a right to a copy of the police report, and you may need to give copies of the police report to creditors to clear up your records and also to access some services that are free to identity theft victims.

Under the U.S. Fair Credit Reporting Act and other laws, you have certain rights that can help protect yourself from identity theft. Many of these are explained in this document and at [identitytheft.gov/Know-Your-Rights](http://identitytheft.gov/Know-Your-Rights). For example, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, call toll-free, 1-877-322-8228, or visit [www.annualcreditreport.com](http://www.annualcreditreport.com). You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can have these credit bureaus place a short-term or an extended "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 9554	P.O. Box 2000
Atlanta, GA 30348-5069	Allen, TX 75013	Chester, PA 19016-2000
(800) 525-6285	(888)-397-3742	(800)-680-7289
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>

You may also place a security freeze on your credit reports, free of charge. A security freeze, also known as a "credit freeze," prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised 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. But unlike a fraud alert, you must separately place a security freeze on your credit file at each bureau. You can use the following addresses and contact information to place a security freeze with each major credit bureau:

Equifax Security Freeze. 1-800-685-1111. P.O. Box 1057881, Atlanta, GA 30348-0241. [www.equifax.com/personal/credit-report-services/credit-freeze/](http://www.equifax.com/personal/credit-report-services/credit-freeze/);

Experian Security Freeze. 1-888-EXPERIAN or 1-888-397-3742. P.O. Box 9554, Allen, TX 75013. [www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html); or

TransUnion. 1-800-680-7289. Fraud Victim Assistance Division, P.O. Box 2000, Chester, PA 19022-2000. [www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

In order to request a security freeze, you may need to supply your full name (including middle initial, as well as Jr., Sr., II, III, etc.), date of birth, Social Security number, all addresses for up to five previous years,

email address, a copy of your state identification card or driver's license, and a copy of a utility bill, bank or insurance statement, or other statement to show proof of your current address. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning your identity theft.

The credit reporting agencies must place a security freeze on your credit report within one (1) business day after receiving a request by phone or secure electronic means, and within (3) business days after receiving your request by mail. The credit bureaus must then send written confirmation to you within five (5) business days of placing the security freeze, along with information about how to remove or lift the security freeze in the future.

You can further educate yourself regarding identity theft, fraud alerts, freezes, and the steps you can take to protect yourself by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission encourages those who discover their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be reported to law enforcement or your state Attorney General as well.

The Federal Trade Commission can be reached at:

Federal Trade Commission  
Consumer Resource Center  
600 Pennsylvania Avenue NW  
Washington, DC 20580  
1-877-ID-THEFT (1-877-438-4338)  
TTY: 1-866-653-4261  
[www.identitytheft.gov](http://www.identitytheft.gov) or [www.ftc.gov](http://www.ftc.gov)

**Other Important Information:**

You may also file a report with your local police or the police in the community where the identity theft took place. Further, you are entitled to request a copy of the police report filed in this matter.

**For California residents:**

You can visit the California Office of Privacy Protection [www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy) for additional information on protection against identity theft.

**For Iowa residents:**

You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

**For Maryland residents:**

You may obtain information about avoiding identity theft at: Office of the State of Maryland Attorney General 200 St. Paul Place Baltimore, MD 21202 1-888-743-0023 [www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov).

**For North Carolina residents:**

You may obtain information about avoiding identity theft at: North Carolina Attorney General's Office 9001 Mail Service Center Raleigh, NC 27699-9001 919-716-6400 [www.ncdoj.gov](http://www.ncdoj.gov).

**For New Mexico residents:**

The Fair Credit Reporting Act provides certain rights in addition to the right to receive a copy of your credit report (including a free copy once every 12 months), including the right to ask for a credit score, dispute incomplete or inaccurate information, limit "prescreened" offers of credit and insurance, and seek damages

from violators. 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 Rhode Island residents:**

You may obtain information about preventing and avoiding identity theft from Rhode Island's Attorney General Office: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, Phone: (401) 274-4400 <http://www.riag.ri.gov>.

**For Washington D.C. residents:**

You may obtain information about avoiding identity theft at: Office of the Attorney General for the District of Columbia, 441 4th Street, NW, Washington, DC 20001, 202-727-3400, <https://oag.dc.gov/>.

**For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico and Vermont residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).