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**C.E. Floyd Company, Inc.**

Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<Name 1>>  
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<<City>><<State>><<Zip>>  
<<Country>>

<<Date>>

**Re: Notification of Data Security Incident**

Dear <<Name 1>>,

I am writing to inform you of a recent data security incident experienced by C.E. Floyd Company that may have impacted personal information belonging to former employees as well as beneficiaries thereof. C.E. Floyd Company has no evidence that any information potentially impacted in connection with this incident has been misused. Nonetheless, C.E. Floyd Company is providing this letter to notify you of the incident and to provide you with information regarding the types of personal information potentially impacted and steps that you can take to help protect your personal information.

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 have the right to place a security freeze on your credit report. A security freeze prohibits a consumer 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 contact each of the three major consumer reporting agencies:

|   |  |  |
|---|--|--|
| Equifax Security Freeze<br>P.O. Box 105788<br>Atlanta, GA 30348<br>1-800-349-9960<br><a href="http://www.equifax.com">www.equifax.com</a> | Experian Security Freeze<br>P.O. Box 9554<br>Allen, TX 75013<br>1-888-397-3742<br><a href="http://www.experian.com/freeze/center.html">www.experian.com/freeze/center.html</a> | TransUnion Security Freeze<br>P.O. Box 2000<br>Chester, PA 19016<br>1-888-909-8872<br><a href="http://www.transunion.com/credit-freeze">www.transunion.com/credit-freeze</a> |
|---|--|--|

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

1. Your full name and any suffixes;
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 (5) years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (e.g. 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 consumer reporting agencies then have three (3) business days after receiving your request to place a security freeze on your credit report. 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.

To lift the security freeze in order to grant a specific entity or individual access to your credit report, you must call or send a written request to the consumer reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN 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 or the specific period of time you want the credit report available. The consumer reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or individuals, or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three (3) consumer reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze. You cannot be charged a fee by the consumer reporting agencies to place, lift, or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling (877) 322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission ("FTC") to learn more about how to prevent identity theft:

FTC, Consumer Response Center  
600 Pennsylvania Ave., NW  
Washington D.C. 20590  
[www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft)  
877-IDTHEFT (438-4338)

C.E. Floyd Company is now providing you with information about steps that you can take to help protect your personal information. Furthermore, even though C.E. Floyd Company has no evidence of misuse of your personal information as a result of this incident, as an added precaution, we are offering you complimentary identity theft protection services through TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies. These services include 18 months of credit monitoring and dark web monitoring, \$1,000,000 in identity theft insurance with no deductible, and fully managed identity theft recovery services. To receive these services, you must enroll by <<date>>.

C.E. Floyd Company encourages you to enroll in the complimentary identity theft protection services by going to [www.MyTrueIdentity.com](http://www.MyTrueIdentity.com) and following the instructions provided. When prompted, 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 services.

Further information about how to help protect your personal information appears on the following page. If you have questions concerning this incident, please call C.E. Floyd Company at 781-271-9006 ext. 110. The security of all information is a top priority for C.E. Floyd Company. We are committed to safeguarding your data and privacy.

Sincerely,



Christopher J. Floyd, President / CEO  
C.E. Floyd Company

## Steps You Can Take to Further Protect Your Information

**Review Your Account Statements for Suspicious Activity:** We recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect suspicious activity, promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraud or suspected identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

**Credit Reports:** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting [annualcreditreport.com](http://annualcreditreport.com), calling toll-free 877-322-8228, or completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. The request form is available at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

**Equifax**

P.O. Box 105851  
Atlanta, GA 30348  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**

P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**

P.O. Box 1000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that creditors contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies. Additional information is available at [annualcreditreport.com](http://annualcreditreport.com).

**Security Freeze:** Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, address history, state-issued identification card, and a recent utility bill, bank statement or insurance statement.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

**Federal Trade Commission**

600 Pennsylvania Ave, NW  
Washington, DC 20580  
[consumer.ftc.gov](http://consumer.ftc.gov), and  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)  
1-877-438-4338

**Maryland Attorney General**

200 St. Paul Place  
Baltimore, MD 21202  
[oag.state.md.us](http://oag.state.md.us)  
1-888-743-0023

**New York Attorney General**

Bureau of Internet and Technology  
Resources  
28 Liberty Street  
New York, NY 10005  
1-212-416-8433

**North Carolina Attorney General**

9001 Mail Service Center  
Raleigh, NC 27699  
[ncdoj.gov](http://ncdoj.gov)  
1-877-566-7226

**Rhode Island Attorney General**

150 South Main Street  
Providence, RI 02903  
<http://www.riag.ri.gov>  
1-401-274-4400

**Washington D.C. Attorney General**

441 4th Street, NW  
Washington, DC 20001  
[oag.dc.gov](http://oag.dc.gov)  
1-202-727-3400

**Your rights under the Fair Credit Reporting Act (FCRA):** These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information, as well as others. For more information about the FCRA and your rights, please visit: [http://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf).

**Personal Information of a Minor:** You can request that each of the three national credit reporting agencies perform a manual search for a minor's Social Security number to determine if there is an associated credit report. Copies of identifying information for the minor and parent/guardian may be required, including birth or adoption certificate, Social Security card, and government issued identification card. If a credit report exists, you should request a copy of the report and immediately report any fraudulent accounts to the credit reporting agency. You can also report any misuse of minor's information to the FTC at <https://www.identitytheft.gov/>. For more information about Child Identity Theft and instructions for requesting a manual Social Security number search, visit <https://www.consumer.ftc.gov/articles/0040-child-identity-theft>.