



PO Box 170500
Milwaukee, WI 53217

PRESORTED
First-Class Mail
US Postage
Paid
Permit #3780



<<NAME1>> <<PS_CONNUM>> <<SEQNUM>>
<<ADDR3>> <<PS_PALBRKF>>
<<ADDR2>> <<PS_PALBRKL>>
<<ADDR1>>
<<CITY>>, <<STATE>> <<ZIP>>.<<ZIP4>>
<<COUNTRY>>



CAAD
CAADIR_14224_183490
Ver: MA Individual Notice Letter
5/23/24

Dear <<NAME1>>:

May 24, 2024

Ferry Joseph, P.A. ("Ferry Joseph") is writing to notify you of a recent incident that may impact your personal information.

We take this incident and the security of your information seriously. As part of our ongoing commitment to information security, we implemented additional technical security measures and we will continue to monitor our network and take appropriate measures to protect our systems. We have also notified certain state regulators and the consumer reporting agencies of this incident.

To help protect your personal information, we are offering you two (2) years of complimentary credit monitoring and identity restoration services with Identity Defense. To enroll in Identity Defense, visit <http://app.identitydefense.com/enrollment/activate/ferry>

1. Enter your unique Activation Code <<MONITORCD>>
2. Create Your Account
3. Enter your legal name, home address, phone number, date of birth, Social Security Number, and click 'Complete Account'.
4. Click 'Continue to Dashboard' to finish enrolling.

The deadline to enroll is August 22, 2024. If you do not enroll by August 22, 2024, you will not be able to take advantage of Identity Defense, so please enroll before the deadline.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are a victim of identity theft, you also have the right to file a police report and obtain a copy of it.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity or errors. Under United States law, you are entitled to one free credit report annually from each of the three major credit reporting 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 at:

Equifax	Experian	Transunion
P.O. Box 740256	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 10916
1-800-525-6285	1-888-397-3742	1-800-680-7289
www.equifax.com	www.experian.com	www.transunion.com

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. 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 credit reporting agencies.

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 with each of the three major credit reporting agencies. 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 following contact information:

Equifax	Experian	Transunion
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/credit-report-services/credit-freeze/	www.experian.com/freeze	www.transunion.com/credit-freeze

In order to request a security freeze, you will need to provide the following information, 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, 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 (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2; or
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 can further educate yourself regarding identity theft, security freezes, fraud alerts, and the steps you can take to protect yourself against identity theft and fraud by contacting the Federal Trade Commission or the Massachusetts Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be promptly reported to law enforcement, the Federal Trade Commission, and the Massachusetts Attorney General.

We understand you may have questions that are not answered in this letter. To ensure your questions are answered in a timely manner, please contact our dedicated call center at 866-963-9981, Monday – Friday between 9:00 a.m. and 6:00 p.m. Eastern Time, excluding major U.S. holidays.

Sincerely,

Ferry Joseph, P.A.

DEV