



P.O. Box 989728  
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>  
<<Address 1>> <<Address 2>>  
<<City>><<State>><<Zip>>

Enrollment Code: <<XXXXXXX>>  
Enrollment Deadline: September 21, 2024

To Enroll, Scan the QR Code Below:



Or Visit:  
<https://app.idx.us/account-creation/protect>

June 21, 2024

### **Notice of Data Breach**

Dear <<First Name>> <<Last Name>>,

We are writing to inform you about a recent security incident that involved your personal information. Please read this letter carefully as it contains information regarding the incident and steps you can take to help protect your personal information.

#### **What Happened?**

On or around February 29, 2024, we became aware of suspicious activity in a subset of our environment. We promptly launched an investigation and determined that the activity resulted from a cybersecurity incident.

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

The specific information affected by this incident included your name, address, and Social Security number.

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

Upon becoming aware of the incident, oneZero promptly initiated measures to secure the information it maintains. oneZero also engaged external cybersecurity specialists to investigate the nature and scope of the incident and conduct a comprehensive investigation to determine what information was involved.

We have arranged for IDX to offer a complimentary two-year membership in identity protection services to individuals whose Social Security numbers may have been impacted by this incident. Below, you will find a description of the benefits and enrollment instructions.

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

oneZero encourages you to consider the following recommendations to protect your personal information:

1. **Register for Identity Protection Services.** We have arranged for IDX to offer a complimentary two-year membership in identity protection services to individuals whose Social Security numbers may have been impacted by this incident. These services provide access to the following:

- **Single Bureau Credit Monitoring (for adults).** Monitoring of credit bureau for changes to your credit file such as new credit inquires, new accounts opened, delinquent payments, improvements in your credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities.
- **CyberScan.** Dark web monitoring of underground websites, chat rooms, and malware to identify trading or selling of personal information.
- **Identity Theft Insurance.** Identity theft insurance will reimburse you for expenses associated with restoring your identity should you become a victim of identity theft. If your identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best “A-rated” carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.
- **Managed Identity Recovery Service.** This service provides restoration for identity theft issues such as: account creation, criminal identity theft, medical identity theft, account takeover, rental application, tax fraud, benefits fraud, and utility creation.

**Enrollment Instructions:** Using your unique enrollment code, <<XXXXXXX>>, you may enroll in the service in two ways:

- **Online:** Visit <https://app.idx.us/account-creation/protect> and follow the instructions to enroll. Please note that you will be asked to create an account and complete an identity verification process to enroll in the service.
- **By Phone:** We encourage you to contact IDX with any questions, including with respect to the complimentary identity protection services, by calling 1 (800) 939-4170. IDX representatives are available Monday through Friday from 9 AM to 9 PM Eastern Time. Remember to have your code handy when you're ready to enroll.

**In order to receive the complimentary identity protection services described above, individuals must enroll by September 21, 2024.**

2. **Review Your Accounts for Suspicious Activity.** We encourage you to remain vigilant by regularly reviewing your accounts and monitoring credit reports for suspicious activity.
3. **Order A Credit Report.** If you are a U.S. resident, you are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at 1-877-322-8228. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. Contact information for the nationwide credit reporting agencies is provided in the next section.
4. **Contact the Federal Trade Commission, Law Enforcement, and Credit Bureaus.** You may contact the Federal Trade Commission (“FTC”), your state’s Attorney General’s office, or law enforcement, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC’s websites at [www.identitytheft.gov](http://www.identitytheft.gov) and [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft); call the FTC at (877) IDTHEFT (438-4338); or write to: FTC Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may contact the nationwide reporting agencies at:

- a) Equifax: (800) 525-6285; P.O. Box 740241, Atlanta, Georgia, 30374; or [www.equifax.com](http://www.equifax.com).
- b) Experian: (888) 397-3742; P.O. Box 9701, Allen, TX 75013; or [www.experian.com](http://www.experian.com).
- c) TransUnion: (800) 916-8800; Fraud Victim Assistance Division, P.O. Box 2000, Chester, PA 19022; or [www.transunion.com](http://www.transunion.com).

5. **Additional Rights Under the FCRA.** You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further,

pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here.

Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by: (i) visiting [https://files.consumerfinance.gov/f/documents/bcfrp\\_consumer-rights-summary\\_2018-09.pdf](https://files.consumerfinance.gov/f/documents/bcfrp_consumer-rights-summary_2018-09.pdf); or (ii) by writing to Consumer Financial Protection Bureau, 1700 G Street, N.W., Washington, DC 20552.

6. **Request Fraud Alerts and Security Freezes.** You may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

**Equifax**

P.O. Box 105788  
Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>  
(800) 525-6285

**Experian**

P.O. Box 9554  
Allen, TX 75013

<https://www.experian.com/fraud/center.html>  
(888) 397-3742

**TransUnion LLC**

P.O. Box 6790  
Fullerton, PA 92834-6790

<https://www.transunion.com/fraud-alerts>  
(800) 680-7289

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

**Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>  
1-800-349-9960

**Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
<http://experian.com/freeze>  
1-888-397-3742

**TransUnion Security Freeze**

P.O. Box 2000  
Chester, PA 19016  
<http://www.transunion.com/credit-freeze>  
1-888-909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

7. **For Rhode Island Resident.** You can obtain information about avoiding identity theft from the Rhode Island Office of the Attorney General at: Rhode Island Office of the Attorney General, Consumer Protection Unit 150, South Main Street, Providence, RI 02903, (401)-274-4400, [www.riag.ri.gov](http://www.riag.ri.gov). You have the right to obtain a police report, and to request a security freeze (charges may apply), as described above. Information pertaining to 1 Rhode Island resident was involved in this incident.

**Other Important Information.**

If you have any questions or concerns, please do not hesitate to contact Matthew Kathman, Chief Administrative Officer, by calling (617) 326-8284 or via email at [mkathman@onezero.com](mailto:mkathman@onezero.com).

Sincerely,

oneZero Financial Systems, LLC