



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

<<First Name>> <<Last Name>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>

Enrollment Code: <<Enrollment Code>>

To Enroll, Scan the QR Code Below:



Or Visit:

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

January 26, 2024

## **Notice of Data Breach**

To <<First Name>> <<Last Name>>:

We are writing to inform you of a data security event that may have affected your personal information as a current or former employee of Nabholz<sup>1</sup> or Nabco<sup>2</sup>. This event occurred at Cadence Bank, which at the time of the incident owned Cadence Insurance (collectively, “Cadence”). Cadence Insurance is the insurance agent for our employee health insurance plans. We have no reason to believe that your personal information has been misused. Nonetheless, we are providing you with information about the incident and guidance on what you can do to protect your personal information, should you feel it is appropriate to do so.

### **What happened?**

Nabholz’ or Nabco’s own computer systems were not affected by this incident. The data security event involved MOVEit Transfer (“MOVEit”), a file transfer application owned by Progress Software corporation (“Progress”), which was used by Cadence to provide services to our health plans. On June 1, 2023, Cadence Bank learned of a previously-unknown security vulnerability (sometimes called a “zero-day vulnerability”) affecting MOVEit. Cadence Bank immediately took the MOVEit application offline and implemented fixes issued by Progress as they became available. Cadence Bank hired a law firm to investigate the incident with the help of cybersecurity professionals. Cadence Bank also reported the matter to law enforcement. On June 18, 2023, Cadence Bank learned through the investigation that an unauthorized third-party, exploited the zero-day vulnerability, had accessed and downloaded information that was stored on the MOVEit application, which may have included your personal information. It is believed that the information was accessed and downloaded between May 28-31, 2023. Cadence Bank first determined that your personal information may have been involved in this incident on November 25, 2023. On November 29, 2023, Cadence Insurance notified Nabholz of the possibility that your data was involved. Upon learning of the incident, Nabholz coordinated with Cadence to understand the scope and breadth of the incident and Cadence’s response. It is our understanding that, worldwide, millions of individuals were affected by the MOVEit data security incident.

### **What information was involved?**

The personal information involved may have included: name, address, date of birth, Social Security number, medical and/or treatment information (e.g., provider name, medications), and health insurance information. Please note that not all data elements were involved for each individual. To date, Cadence is not aware of any actual fraud or identity theft instances involving your information.

<sup>1</sup>Nabholz, Inc., Nabholz Construction Corporation, or Entegriety Energy Partners, LLC are collectively referred to in this letter as Nabholz solely for the purposes of convenience.

<sup>2</sup>Nabco Mechanical & Electrical, Inc.

**What we are doing.**

Nabholz and Nabco value and respect the privacy of personal information. We are coordinating with Cadence in an effort to ensure that proper steps are taken by Cadence to protect your information in the future. We understand that upon learning of the vulnerability, Cadence Bank took steps to mitigate and remediate the incident and help prevent further unauthorized activity and contacted law enforcement. In response to this incident and as part of its ongoing effort to stay ahead of evolving threats, Cadence Bank advised us that it has further enhanced its security and monitoring practices and strengthened its systems to minimize the risk that a similar incident occurs in the future.

As a precaution, because your Social Security number may have been involved, Cadence has arranged to offer you identity protection services for a period of 24 months, at no cost to you. Please see the attached Reference Guide for enrollment details. While these services are complimentary, you have until April 26, 2024 to activate these services, and instructions on how to enroll in these services are included in the enclosed Reference Guide.

**What you can do.**

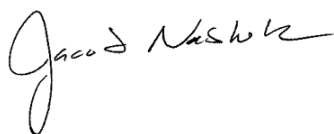
In addition to enrolling in complimentary identity protection services, the enclosed Reference Guide includes additional information on general steps you can take to monitor and protect your personal information. We encourage you to carefully review statements sent from healthcare providers and insurance companies to ensure that all activity is valid. Any questionable charges should be promptly reported to the provider or company with which the account is maintained.

**For more information.**

If you have any questions about this matter or would like additional information, please refer to the enclosed Reference Guide or call toll-free 1-888-315-9129. This call center is open from 9 am – 9 pm Eastern Time, Monday through Friday, except holidays.

We apologize for any inconvenience this incident may have caused you.

Sincerely,



Jake Nabholz, Chief Executive Officer  
Nabholz Construction



Chris Brand, President  
Nabco Mechanical & Electrical, Inc.

## **Reference Guide**

### **Review Your Account Statements**

Carefully review statements sent to you from your healthcare providers, insurance company, and financial institutions to ensure that all of your account activity is valid. Report any questionable charges promptly to the financial institution or company with which the account is maintained.

### **Provide Any Updated Personal Information to Your Health Care Provider**

Your health care provider's office may ask to see a photo ID to verify your identity. Please bring a photo ID with you to every appointment if possible. Your provider's office may also ask you to confirm your date of birth, address, telephone, and other pertinent information so that they can make sure that all of your information is up-to-date. Please be sure and tell your provider's office when there are any changes to your information. Carefully reviewing this information with your provider's office at each visit can help to avoid problems and to address them quickly should there be any discrepancies.

### **Order Your Free Credit Report**

To order your free annual credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at [www.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

### **How to Enroll in IDX Credit Monitoring Protection**

As a safeguard, we have arranged for you to enroll, at no cost to you, in a credit monitoring service for 24 months provided by IDX, A ZeroFox Company.

To enroll in this service, please call 1-888-315-9129 or visit <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using Enrollment Code: <<Enrollment Code>>.

The monitoring included in the membership must be activated to be effective. You have until April 26, 2024 to enroll in these services. Please note that credit monitoring services might not be available for individuals who have not established credit or an address in the United States (or its territories) or a valid Social Security number. Enrolling in this service will not affect your credit score. If you need assistance, IDX will be able to assist you.

We encourage you to take advantage of these protections and remain vigilant for incidents of fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.

### **Contact the U.S. Federal Trade Commission**

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

### **Place a Fraud Alert on Your Credit File**

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 105069 Atlanta, GA 30348	1-888-298-0045	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	P.O. Box 2000 Chester, PA 19016	1-800-916-8800	<a href="http://www.transunion.com">www.transunion.com</a>

### **Security Freezes**

You have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third-parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze	P.O. Box 105788 Atlanta, GA 30348	1-888-298-0045	<a href="http://www.equifax.com">www.equifax.com</a>
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	P.O. Box 160 Woodlyn, PA 19094	1-888-909-8872	<a href="http://www.transunion.com">www.transunion.com</a>

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

**For Resident of the District of Columbia**

Call our Consumer Protection Hotline at: (202) 442-9828. Our office is open Monday through Friday, from 8:30 a.m. to 5:00 p.m.

**For Residents of Iowa**

You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft. The Iowa Attorney General's Office can be reached at:

Iowa Attorney General's Office, Director of Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, [www.iowsattorneygeneral.gov](http://www.iowsattorneygeneral.gov).

**For Residents of Maryland**

You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, <http://www.marylandattorneygeneral.gov/>.

