2024-333



February 7, 2024

00695-ADFFIN G0054 L001 AUTO *000001



Dear:

We are writing to inform you of a recent incident concerning your personal information.

What Happened?

On December 18, 2023, Textio, Inc. discovered that a malicious actor gained unauthorized access to the personal information of certain current and former Textio employees. The actor used an advanced phishing attack to access the email account used by the Textio Accounts Payable department. While the objective of the attack appears to have been to gain access to a Textio bank account, which was unsuccessful, you are receiving this notice because your personal information was contained in emails in that email account.

What Information Was Involved?

Upon discovering the attack, Textio promptly disabled the compromised email account credentials, terminated all open sessions, and removed access to all devices that were linked to the account. The potentially compromised data may have included the following categories of your personal information: Social Security Number.

What We Are Doing.

We value your privacy and deeply regret that this incident occurred. Textio conducted a comprehensive review of the incident and all accounts and systems to determine the scope of the incident and information that potentially may have been accessed by the malicious actor. We want to make sure that you have resources to protect your personal information. To that end, Textio is implementing additional enhancements and training to further secure its systems, promptly recognize threats, and prevent future incidents, including trainings on email phishing attacks, stronger multi-factor authentication mechanisms, and more advanced software for defending against phishing attacks. Moreover, Textio has contracted with Equifax, a leading identity theft protection service provider, to provide you with a 2 year subscription to its identity monitoring service.



What You Can Do.

We value your privacy and deeply regret that this incident occurred. We want to make sure that you have resources to protect your personal information. Textio has contracted with Equifax to provide to you a free 2 year membership in Equifax Complete Premier. 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. You may sign up for this service by following the instructions and using the enrollment code provided on the last page of this letter in Attachment B. You will be able to access this offer at no cost to by signing up no later than **May 31, 2024**. In addition, we have provided more information on measures you may want to take to protect your identity on Attachment A.

Other Important Information.

Maintaining the integrity of confidential information is extremely important to us. We sincerely apologize for any inconvenience this incident may have caused you. We are continuing to investigate this matter and will take appropriate action to prevent future similar incidents. Please be assured that we will keep you informed of any developments in the investigation that may be of importance to you.

For More Information.

If you have any questions, please do not hesitate to reach out to contracts@textio.com

Sincerely,

Jennifer Sharp Director of Legal Textio

ATTACHMENT A: PROTECTIVE MEASURES YOU CAN TAKE

The following resources are available to help you protect your personal information and monitor your accounts for suspicious activity.

Free Credit Report

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to five 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, etc.); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800



Additional Resources

You can also obtain information from the Federal Trade Commission (www.ftc.gov) about taking steps to avoid identity theft, including fraud alerts and security freezes at:

http://www.consumer.ftc.gov/features/feature-0014-identity-theft

You may also file a consumer complaint if you have been the victim of fraud, identity theft, or other unfair or deceptive business practices by calling the FTC's Consumer Response Center at 1-877-FTC-HELP (1-877-382-4357). You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For *New York* Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; https://ag.ny.gov/consumer-frauds-bureau/identity-theft Telephone: 800-771-7755.

For *Oregon* residents, you may also report suspected identity theft to law enforcement, including the FTC and your Attorney General's Consumer Hotline at 1-877-877-9392.

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ATTACHMENT B: ENROLLMENT INSTRUCTIONS



Activation Code: Enrollment Deadline: **May 31, 2024**

Equifax Complete[™] Premier

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance for certain out of pocket expenses resulting from identity theft⁶
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of then click "Submit"

1. Register:

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. Create Account:

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

⁶The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



¹ The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

²Credit monitoring from Experian and TransUnion will take several days to begin.

³WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers.

WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

⁵Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entitles that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com