

# 2024-561



Secure Processing Center  
25 Route 111, P.O. Box 1048  
Smithtown, NY 11787

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

<<Date>>

Dear <<First Name>>:

At NEJ Inc. (“NEJ”), we strive to ensure the security of your information. We are writing to let you know about a recent security incident that involves some of your personal employment-related information. You are receiving this letter because you are a current or former employee of NEJ and participate or participated in our employer-sponsored retirement plan.

Upon first detecting the issue, we moved quickly to initiate a response, which included working closely with forensic consultants to investigate, contain and eradicate the incident, as well as to confirm the security of our network environment. We also promptly notified federal law enforcement authorities of the incident, and have begun implementing additional security measures to help protect the privacy of information stored on our systems.

To help address any concerns you may have, we have arranged for you to enroll, at no cost to you, in a comprehensive credit monitoring and identity restoration service for 24 months provided by Equifax®, one of the nationwide credit reporting agencies. A description of this service and instructions on how to enroll can be found within the enclosed “Other Important Information” document included with this letter.

Please review the enclosed “Other Important Information” document included with this letter for further steps you can take to protect your information, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file. It is also recommended that you remain vigilant for incidents of fraud and identity theft by reviewing your account statements and monitoring your credit reports for unauthorized activity. If you discover any suspicious or unusual activity on your accounts, you should promptly notify the financial institution or company with which your account is maintained.

For further information and assistance, please our dedicated incident response line at 1-844-701-7653 between 8:00 a.m. – 8:00 p.m. Central Time, Monday through Friday.

Sincerely,

A handwritten signature in black ink, appearing to read "Ed Mascolo". The signature is fluid and cursive, written over a light blue horizontal line.

Ed Mascolo  
President/Founder  
NEJ Inc.

## **OTHER IMPORTANT INFORMATION**

**Free Credit Report.** You may obtain a copy of your credit report, free of charge, once every 12 months from each of the nationwide credit reporting agencies. To order your annual free credit report please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's (FTC) website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Contact information for the national credit reporting agencies for the purpose of requesting a copy of your credit report and other general inquiries is provided below:

- **Equifax**, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111
- **Experian**, PO Box 2104, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742
- **TransUnion**, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-888-4213
- **Innovis**, PO Box 1689, Pittsburgh, PA 15230-1689, [www.innovis.com](http://www.innovis.com), 1-800-540-2505

**Fraud Alert.** You have the right to place an initial or extended "fraud alert" on your file at no cost by contacting any of the nationwide credit reporting agencies. Contact information for the national credit reporting agencies for the purposes of placing a fraud alert on your file is provided below. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert displayed on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. For this reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. If you are a victim of identity theft and have filed an identity theft report with law enforcement, you may want to consider placing an extended fraud alert, which lasts for 7 years, on your credit file.

- **Equifax**, PO Box 105069, Atlanta, GA 30348-5069, [www.equifax.com/personal/credit-report-services/credit-fraud-alerts](http://www.equifax.com/personal/credit-report-services/credit-fraud-alerts), 1-800-525-6285
- **Experian**, PO Box 9554, Allen, TX 75013, [www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html), 1-888-397-3742
- **TransUnion**, PO Box 2000, Chester, PA 19016, [www.transunion.com/fraud-alerts](http://www.transunion.com/fraud-alerts), 1-800-680-7289
- **Innovis Consumer Assistance**, PO Box 26, Pittsburgh, PA 15230-0026, <https://www.innovis.com/personal/fraudActiveDutyAlerts>, 1-800-540-2505

**Security Freeze.** You have the right to place, lift, or remove a "security freeze" on your credit report, 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 for a freeze separately with each of the consumer reporting agencies. To place a security freeze on your credit report, you may do so by contacting each of the consumer reporting agencies through the contact information below:

- **Equifax**, PO Box 105788, Atlanta, GA 30348-5788, [www.equifax.com/personal/credit-report-services/credit-freeze](http://www.equifax.com/personal/credit-report-services/credit-freeze), 1-800-298-0045
- **Experian**, PO Box 9554, Allen, TX 75013, [www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html), 1-888-397-3742
- **TransUnion**, PO Box 160, Woodlyn, PA 19094, [www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze), 1-888-909-8872
- **Innovis**, PO Box 26, Pittsburgh, PA 15230-0026, [www.innovis.com/personal/securityFreeze](http://www.innovis.com/personal/securityFreeze), 1-800-540-2505

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail (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 5 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. 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 1 business day after receiving your request by toll-free telephone or secure electronic means, or up to 3 business days after receiving your request by mail, to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within 5 business days and may 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, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies 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 identity 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 credit reporting agencies have 1 business day after receiving your request by toll-free telephone or secure electronic means, or 3 business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the credit bureaus and include 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 1 business day after receiving your request by toll-free telephone or secure electronic means, or 3 business days after receiving your request by mail, to remove the security freeze.

**Federal Trade Commission and State Attorneys General Offices.** If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the FTC, proper law enforcement authorities and/or your state attorney general. You may also contact these agencies for information on how to prevent or avoid identity theft and to obtain additional information about fraud alerts and security freezes. You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (438-4338). This notice has not been delayed by law enforcement.

- ***For Massachusetts residents***, 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 also have the right to request a security freeze, as described above.

## Complimentary Credit Monitoring and Identity Restoration Service.



Enter your Activation Code: <<Activation Code>>  
Enrollment Deadline: <<Enroll Deadline>>

### Equifax Credit Watch™ Gold

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

#### Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications<sup>1</sup> 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 alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- 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 coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>

#### Enrollment Instructions

Go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code of <<Activation Code>> then click “Submit” and follow these 4 steps:

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.

<sup>1</sup>WebScan 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. <sup>2</sup>The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. <sup>3</sup>Locking 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. Entities 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](http://www.optoutprescreen.com) <sup>4</sup>The 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.