

George F. Young, Inc.  
c/o Cyberscout  
1 Keystone Ave, Unit 700  
Cherry Hill, NJ 08003  
DB08678 5-1



April 17, 2024

## NOTICE OF DATA SECURITY INCIDENT

Dear [REDACTED]:

We are writing to inform you of a data security incident that may have impacted some of your personal information. George F. Young takes the security of your personal information very seriously, and we sincerely regret that this occurred. This letter contains information about what happened, actions we have taken to prevent a recurrence, and steps you can take to protect your information.

### **What Happened?**

As you may be aware, on October 21, 2023, George F. Young was the target of a ransomware attack, which encrypted all systems for a short period of time. With the assistance of external cybersecurity experts, we immediately began working to restore our systems and investigate the scope of the incident. After extensive review of the files removed from our network, we became aware on February 6, 2024 that your personal information may have been subject to unauthorized access. We also reported this incident to federal law enforcement.

### **What Information was Involved?**

This information included your name along with the following: Social Security number.

### **What We Are Doing**

We take the security of employee information in our systems very seriously, and we want to assure you that we've already taken steps to prevent a recurrence by increasing monitoring of our networks, further improving access controls, and hardening our systems.

Out of an abundance of caution, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for 24 months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. We are also providing you with proactive fraud assistance to help with any questions that you might have or if you become a victim of fraud. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services. With this protection, Cyberscout, a TransUnion company, will help you resolve issues if you have any identity questions or issues.

### **What You Can Do**

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com> and follow the instructions provided. When prompted please provide the following unique code to receive services: **86F8EA546C52**.

To receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and email account and may not be available to minors under the age of 18. When signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

We also recommend that you review the additional information enclosed, which contains important steps you can take to protect your personal information.

**For More Information**

Representatives are available to assist you with questions about this incident between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays for 90 days from the date of this letter. Please call the help line at 1-833-914-3878 and supply the fraud specialist with your unique code listed above.

Protecting your information is important to us. We appreciate your patience and understanding.

Sincerely,

A handwritten signature in black ink that reads "Bill Kent". The signature is written in a cursive style with a large, sweeping "B" and "K".

Bill Kent  
President



## ADDITIONAL INFORMATION

**For residents of Iowa:** You are advised to report any suspected identity theft to law enforcement or to the Attorney General.

**For residents of Oregon:** You are advised to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

**For residents of New Mexico:** You are advised to review personal account statements and credit reports, as applicable, to detect errors resulting from the security incident. You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf) or see the contact information for the Federal Trade Commission listed below.

**DC Attorney General**  
400 6<sup>th</sup> Street NW  
Washington, DC  
20001  
1-202-727-3400  
[www.oag.dc.gov](http://www.oag.dc.gov)

**Maryland Office of Attorney General**  
200 St. Paul Pl  
Baltimore, MD 21202  
1-888-743-0023  
<https://www.marylandattorneygeneral.gov/>

**New York Attorney General**  
120 Broadway, 3rd Fl  
New York, NY 10271  
1-800-771-7755  
[www.ag.ny.gov](http://www.ag.ny.gov)

**North Carolina Attorney General**  
9001 Mail Service Ctr  
Raleigh, NC 27699  
1-877-566-7226  
<https://ncdoj.gov/>

**Rhode Island Attorney General**  
150 South Main St  
Providence RI  
02903  
1-401-274-4400  
[www.riag.ri.gov](http://www.riag.ri.gov)

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

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**Massachusetts and Rhode Island residents:** You have the right to obtain or file a police report.

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### **For residents of all states:**

You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your 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 at [www.consumer.ftc.gov/articles/0155-free-credit-reports](http://www.consumer.ftc.gov/articles/0155-free-credit-reports)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

**Fraud Alerts:** You have the right to place fraud alerts with the three credit bureaus by phone and online with Equifax ([https://assets.equifax.com/assets/personal/Fraud\\_Alert\\_Request\\_Form.pdf](https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf)), Experian ([www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)) or Transunion ([www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

**Monitoring:** You should always remain vigilant for incidents of fraud and identity theft by reviewing payment card account statements and monitoring your credit reports for suspicious or unusual activity and immediately report any suspicious activity or incidents of identity theft.

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency by visiting their websites below or by mail. In order to place the security freeze for yourself, your spouse, or a minor under the age of 16, you will need to provide your name, address for the past two years, date of birth, Social Security number, proof of identity and proof of address as requested by the credit reporting company. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password, which will be required to lift the freeze, which you can do either temporarily or permanently. It is free to place, lift, or remove a security freeze.

**Equifax Security Freeze**  
P.O. 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/)  
1-866-478-0027

**Experian Security Freeze**  
P.O. Box 9554  
Allen, TX 75013-9544  
<http://www.experian.com/freeze/center.html>  
1-888-397-3742

**TransUnion Security Freeze**  
P.O. Box 160  
Woodlyn, PA 19094  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)  
1-800-916-8800