



Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

20566

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<<City>><<State>><<Zip>>  
<<Country>>

<<Date>>

**NOTICE OF DATA BREACH**

Dear <<Name 1>>:

Verso Financial (“Verso”) values your business and understands the importance of protecting your personal information. We write to inform you that Verso recently identified and addressed a data security incident involving its email systems that may have compromised your personal information. This notice provides information about what happened, what Verso is doing in response, and steps you can take to further protect your information, including whom to call with concerns and the opportunity to sign up for free credit monitoring and identity theft protection services.

**What Happened?** On January 28, 2021, Verso became aware of a potential data security incident involving suspicious access to one of its employees’ email accounts. Verso immediately undertook an internal investigation into the incident, changed all passwords associated with the email account and undertook additional affirmative steps to further safeguard the integrity of its systems. Verso thereafter retained a professional forensic investigation firm to determine the nature of the security compromise and identify any individuals whose personal information may have been compromised.

**What Information Was Involved?** The forensic investigation concluded that there was evidence of unauthorized access to one (1) of Verso’s employees’ email accounts. The forensic investigation was unable to determine the time frame of any potential unauthorized access, but confirmed that all unauthorized access was terminated on January 28, 2021, the same day that Verso became aware of the potential data security incident. As a result, to exhaust investigative efforts, a full and time-consuming analysis of the impacted mailbox was performed. The investigation identified the existence of limited personal information within this mailbox, including <<Breached Elements>>. We are providing this notification to you as you are one of the individuals with personal information identified in the impacted mailboxes. **Please note that it is entirely possible that your personal information was not compromised as a result of the incident.** Nonetheless, we are providing you with this notification in an abundance of caution.

**What We Are Doing.** As stated above, in addition to the security protocols already in place, following identification of the data security incident, Verso immediately took affirmative steps to safeguard the integrity of its systems. Verso has retained a forensic investigation firm to thoroughly investigate the incident and is providing this notification to you in an abundance of caution and in accordance with applicable state law. Please be advised that Verso is continuing to identify and implement measures to further strengthen the security of their systems to help prevent this from happening in the future.

Additionally, in an abundance of caution and in further demonstration of our valued relationship with our clients, we are offering you a free <<CM Length>> month membership to EquiFax Credit Watch™ Gold credit monitoring service. 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. This product also includes various features such as up to \$1,000,000 in identity theft insurance with no deductible, subject to policy limitations and exclusions. EquiFax Credit Watch™ Gold is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft protection and EquiFax Credit Watch™ Gold, including instructions on how to activate your complimentary <<CM Length>> month membership, please see the additional information attached to this letter. *To take advantage of this offer, you must enroll by <<ENROLLMENT DEADLINE>>.*

**What You Can Do.** We are aware of how important personal information is to you. We encourage you to protect yourself from potential harm associated with this incident by closely monitoring all mail, email, or other contact from individuals not known to you personally, and to avoid answering questions or providing additional information to such unknown individuals. We also remind you to remain vigilant for incidents of fraud or identity theft by reviewing account statements, explanation of benefits statements, and credit reports for unauthorized activity, and to report any such activity or any suspicious contact whatsoever to law enforcement if warranted.

**For More Information.** For further information on steps you can take to prevent against possible fraud or identity theft, please see the attachments to this letter. Verso understands the importance of protecting your personal information, and deeply regrets any concern that this may have caused to you. **Should you have any questions or if you would like further information regarding the information contained in this letter, do not hesitate to contact our dedicated assistance line at 855-535-1839 which is available Monday through Friday from 9:00 am to 9:00 pm Eastern Time.**

Sincerely,

Kevin M. Grunawalt, CFP  
CEO / Senior Advisor, Verso Financial

## Attachment 1: Protecting Yourself

We remind you to remain vigilant for incidents of fraud or identity theft by reviewing account statements and credit reports for unauthorized activity. **Residents of the United States are entitled to one free credit report annually from each of the three major credit reporting agencies.** To order your free credit reports, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free (877) 322-8228. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission.

**You may want to consider placing a fraud alert on your credit report.** There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud – an initial alert and an extended alert.

- **Initial Alert:** You may ask that an initial alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. A fraud alert does not impact your ability to get a loan or credit, but rather alerts a business that your personal information may have been compromised and requires the business to verify your identity before issuing you credit. Although this may cause some delay if you are applying for credit, it may protect against someone else obtaining credit in your name. An initial fraud alert stays on your credit report for at least 90 days.
- **Extended Alert:** You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies. The agency that you contacted must notify the other two agencies.

Additionally, you have the right to put a **credit freeze**, also known as a security freeze, on your credit file, 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 access your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit. There is no fee to place or lift a security freeze. However, unlike a fraud alert, you must separately place a security freeze on your credit file at each of the three national credit reporting agencies. In order to request a security freeze, you may need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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, military identification, etc.); and
7. 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.

Below are the toll-free numbers and addresses for the three largest credit reporting agencies:

Equifax  
P.O. Box 74021  
Atlanta, GA 30374  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 1000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

Below is the toll-free number, address and website address for the Federal Trade Commission, which you may contact to obtain further information on how to protect yourself from identity theft and how to repair identity theft:

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)

*For residents of District of Columbia, Maryland, Rhode Island, and North Carolina:* You can obtain information from the Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
1-888-743-0023  
www.oag.state.md.us

Rhode Island Office of the Attorney General  
Consumer Protection  
150 South Main Street  
Providence, RI 02903  
1-401-274-4400  
www.riag.ri.gov

District of Columbia Office of the Attorney General  
Office of Consumer Protection  
400 6<sup>th</sup> Street, NW  
Washington, DC 20001  
1-202-442-9828  
www.oag.dc.gov

North Carolina Office of the Attorney General  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-566-7226  
www.ncdoj.com

*For residents of Massachusetts and Rhode Island:* It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

**FAIR CREDIT REPORTING ACT.** You also have rights under the federal Fair Credit Reporting Act, which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FTC has published a list of the primary rights created by the FCRA (<https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>), and that article refers individuals seeking more information to visit [www.ftc.gov/credit](http://www.ftc.gov/credit). The FTC's list includes the following FCRA rights: (1) To receive a copy of your credit report, which must contain all the information in your file at the time of your request; (2) To receive a free copy of your credit report, at your request, once every 12 months from each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion; (3) To receive a free credit report if a company takes adverse action against you (e.g. denying your application for credit, insurance, or employment), and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the credit reporting company. You are also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; if you are on welfare; or if your report is inaccurate because of fraud, including identity theft; (4) To ask for a credit score; (5) To dispute incomplete or inaccurate information; (6) To obtain corrections to your report or delete inaccurate, incomplete, or unverifiable information; (7) Consumer reporting agencies may not report outdated negative information; (8) To restrict access to your file and to require consent from you for reports to be provided to employer; (9) To limit "prescreened" offers of credit and insurance you receive based on information in your credit report; and (10) To seek damages from violators. Note - Identity theft victims and active duty military personnel have additional rights.



<<Name 1>>

Enter your Activation Code: <<ACTIVATION CODE>>

Enrollment Deadline: <<Enrollment 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.

**To sign up for US Mail delivery, dial 1-855-833-9162 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.**

**1. Activation Code:** You will be asked to enter your enrollment code as provided at the top of this letter.

**2. Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.

**3. Permissible Purpose:** You will be asked to provide Equifax with your permission to access your Equifax credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.

**4. Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

<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.