

21700



J. & M. BROWN COMPANY

[Date]

[Employee Name]

[Address]

[City, State, Zip]

Dear [name of employee]:

We are writing to inform you that on Tuesday, June 1, 2021, we discovered that we were the victim of a criminal ransomware attack in which an unauthorized party gained access to our network on or around June 1, 2021. The ransomware encrypted files on our servers and workstations.

Personal information may have been involved in the incident and could have included your name, address, phone number, email address, social security number, bank account number and routing number. Although our investigation is ongoing, we have no evidence that sensitive personal information was accessed or acquired based on our investigation to date and we are not currently aware of any fraud or misuse of your information as a result of this incident.

We are taking this matter very seriously. Upon learning of the incident, we hired a private investigative team to conduct a forensic analysis. We are also in the process of implementing additional layers of protection.

We want to make you aware of steps that you can take to protect your information as a precaution. Out of an abundance of caution, we are offering you free credit monitoring services for 24 months. We also wanted to make sure you are aware of certain immediate steps that you can take (for free) to further protect you against identity theft. We have enclosed instructions on how you can contact the three major credit bureaus to place a 90-day fraud alert on your account, inquire about any unusual activity on your accounts, and request a free credit report.

Protecting your privacy and security is of utmost importance to us. We sincerely apologize for any inconvenience this may cause you. Please feel free to contact Matt Noon at mnoon@jmbco.com or at (617) 971-1424 with any questions you may have regarding this matter.

Sincerely,

David Noon

David Noon
President
J&M Brown Company Inc.

Information about Identity Theft Protection

Information about Identity Theft Protection

Activate Complimentary Identity Protection Services: To help protect your identity, we are offering a complimentary two-year membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by:** [enrollment end date] (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [URL]
- Provide your **activation code:** [code]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at [customer service number] by [enrollment end date]. Be prepared to provide engagement number [engagement #] as proof of eligibility for the identity restoration services by Experian.

Additional Details Regarding Complimentary Identity Protection Services: A credit card is **not** required for enrollment in Experian IdentityWorks. You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at [customer service number]. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Review Accounts and Credit Reports: You can regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed at the bottom of this page.

You should remain vigilant with respect to reviewing your account statements and credit reports, and you should promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding and protection against identity theft: Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft.

Security Freezes and Fraud Alerts: You have a right to place a security freeze on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security 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.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements. Please contact the three major credit reporting companies as specified below to find out more information about placing a security freeze on your credit report.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your 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 7 years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the addresses or toll-free numbers listed at the bottom of this page.

National Credit Reporting Agencies Contact Information:

Equifax (www.equifax.com)
General Contact:
P.O. Box 740241, Atlanta, GA
30374
800-685-1111
**Fraud Alerts and Security
Freezes:**
P.O. Box 740256, Atlanta, GA
30374

Experian
(www.experian.com)
General Contact:
P.O. Box 2104, Allen, TX
75013
888-397-3742
**Fraud Alerts and Security
Freezes:**
P.O. Box 9556, Allen, TX
75013

TransUnion
(www.transunion.com)
**General Contact, Fraud
Alerts and Security Freezes:**
P.O. Box 2000, Chester, PA
19022
800-916-8800