

21810



P.O. Box 989728  
West Sacramento, CA 95798-9728

To Enroll, Please Visit:

<https://response.idx.us/clearbalance>

Enrollment Code: <<ENROLLMENT>>

<<FIRST NAME>> <<LAST NAME>>  
<<ADDRESS1>>  
<<ADDRESS2>>  
<<CITY>>, <<STATE>> <<ZIP>>

July 9, 2021

### Notice of Data Breach

Dear <<FIRST NAME>> <<LAST NAME>>,

CSI Financial Services, LLC ("ClearBalance") writes to inform you of a data security incident at ClearBalance that involved some of your personal information. As you may know, ClearBalance services loans made by <<Bank>> to patients of hospitals or healthcare providers to finance medical expenses. Although we have no evidence at this time that your information has been misused for identity theft or fraud, we are contacting you to provide information about the service we will provide to help you protect yourself.

#### What Information Was Involved?

The personal information impacted by this incident included your <<Variable text field for each individual. Not all individuals will have all data elements listed: Name, tax ID, social security number, date of birth, other government-issued ID, telephone number, healthcare account number and balance, date of service, ClearBalance loan number and balance, personal banking information (such as the financial institution name, account number and routing number, but not your PIN or access code), clinical information, health insurance information, and full-face photographic image.>>.

#### What We Are Doing.

We take the security of the data entrusted to us very seriously. Upon learning of this incident, we immediately took steps to identify and remediate the cause of the compromise. We engaged an external forensic investigator to aid our investigation and our remediation efforts. To prevent similar events from occurring in the future, we also took significant steps to enhance the security safeguards for information in our care.

Although we have no evidence that any of your personal information has been misused as a result of this incident, to help relieve concerns following this incident, we are offering identity theft protection services through IDX, a well-known data breach and recovery services expert that specializes in consumer support. IDX identity theft protection services include 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. CyberScan monitoring includes Dark Web monitoring of underground websites, chat rooms, and malware to identify trading or selling of any personal information. With this protection, IDX also will help you resolve issues if your identity is compromised.

#### What You Can Do.

We encourage you to enroll in free IDX identity protection services by visiting <https://response.idx.us/clearbalance> or by calling 1-833-406-2409 and using the Enrollment Code provided above. Please note that we are unable to

independently take this step for you. IDX representatives are available Monday through Friday from 9 am to 9 pm Eastern Time. Please note the deadline to enroll is October 9, 2021. You will need to reference the enrollment code at the top of this letter when enrolling, so please do not discard this letter.

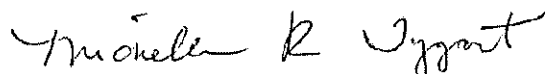
Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering.

**For More Information.**

In addition to enrolling in the complimentary identity protection and credit monitoring services described above, we encourage you to please review the enclosed "Recommended Steps to Help Protect Yourself," which describes other steps you can take to help protect your personal information. These steps include recommendations from the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze, free of charge, on your credit file. We also encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity.

If you have any questions or would like to learn additional information about this incident, the IDX representatives available at 1-833-406-2409, Monday through Friday from 9 am to 9 pm Eastern Time, can help you. We regret that this incident has occurred and apologize for any concerns or inconvenience that it may cause.

Sincerely,

A handwritten signature in cursive script that reads "Michelle R Tygart".

Michelle Tygart  
Chief Compliance Officer

(Enclosure)



## Recommended Steps to Help Protect Your Information

**1. Website and Enrollment.** Go to <https://response.idx.us/clearbalance> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

**2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

**3. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

**4. Place Fraud Alerts** with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. 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. The contact information for all three bureaus is as follows:

### Credit Bureaus

Equifax Fraud Reporting  
1-866-349-5191  
P.O. Box 105069  
Atlanta, GA 30348-5069  
[www.equifax.com](http://www.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Reporting  
1-800-680-7289  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://www.transunion.com)

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year. If you are a victim of identity theft, you have the right an extended fraud alert which is good for 7-years.

A credit freeze does not apply to any person or entity, or its affiliates, or collection agencies acting on behalf of any person or entity that you have an existing account or loan with and requests information in your credit report for the purpose of reviewing or collecting outstanding balances on a credit card or other credit account, loan, or other bills. This

information includes activities related to account maintenance, monitoring credit line increases, loan and account upgrades, and loan approvals.

The credit reporting agencies have 3-business days after receiving your request to place a credit freeze on your credit report. The credit reporting agencies must also send written confirmation to you within 5-business days and provide you with a unique personal identification number ("PIN") or password or both that can be used by you to authorize the removal of or a temporary or permanent lifting of the credit freeze to allow creditors to access your credit report.

**Please Note: No one is allowed to place a fraud alert on your credit report except you.**

**5. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

**6. You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

**Massachusetts Residents:** Under Massachusetts law, 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 may also place a security freeze on your credit reports, 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 with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

- Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-349-9960  
<https://www.equifax.com/personal/credit-report-services/>
- Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
<https://www.experian.com/freeze/center.html>
- TransUnion Security Freeze  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
<https://www.transunion.com/credit-freeze>

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:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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 one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and 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, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

**All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or [www.ftc.gov/credit](http://www.ftc.gov/credit), 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.

## **EXHIBIT B**

Massachusetts

### **Entities Affected:**

AdventHealth (5 impacted)

Baylor Scott & White (2 impacted)

Centra Health (2 impacted)

CentraCare Health (2 impacted)

Central Vermont Medical Center (3 impacted)

Lake Region Healthcare (1 impacted)

Ochsner Health System (2 impacted)

Orlando Health (13 impacted)

St. Vincent Health (2 impacted)

Texas Health Presbyterian Hospital Flower Mound (1 impacted)

Texas Health Resources (1 impacted)

UCLA Health System (2 impacted)

UConn (15 impacted)

MetaBank (3 impacted)

Western Alliance Bank (90 impacted)