

21903

LETTERHEAD

Name
Address

Verification/Enrollment Code: [insert]

Date [insert]

Dear [Name]:

We are writing to notify you that we experienced a data incident that may have involved your personal information. This letter contains information on who you can contact with any questions and precautionary measures you can take to protect yourself.

We take our responsibility to safeguard your personal information seriously. As a result, we would like to offer you complimentary Identity Protection Services for two-years. These services include:

- Single Bureau Credit Monitoring: Monitoring of a single credit bureau for changes to the member's credit file such as new credit inquiries, new accounts opened, delinquent payments, improvements in the member's credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities that affect the member's credit record.
- CyberScan Dark Web Monitoring: Dark Web monitoring of underground websites, chat rooms, and malware, 24/7, to identify trading or selling of personal information like SSNs, bank accounts, email addresses, medical ID numbers, driver's license numbers, passport numbers, credit and debit cards, phone numbers, and other unique identifiers.
- \$1M Reimbursement Insurance: Identity theft insurance will reimburse members for expenses associated with restoring their identity should they become a victim of identity theft. If a member's identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best "A-rated" carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.
- Fully Managed Identity Recovery: IDX's fully-managed recovery service provides restoration for identity theft issues such as (but not limited to): account creation, criminal identity theft, medical identity theft, account takeover, rental application, tax fraud, benefits fraud, and utility creation. This service includes a complete triage process for affected individuals who report suspicious activity, a personally assigned IDCare Specialist to fully manage the restoration of each case, and expert guidance for those with questions about identity theft and protective measures.

We encourage you to contact IDX with any questions and to enroll in free identity protection services. Please note the deadline to enroll is [Enrollment Deadline].

1. Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> 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. Telephone. Contact IDX at 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity. IDX representatives are available Monday through Friday from 6 am - 6 pm Pacific Time.

4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. 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.

In addition to enrolling in the complimentary ID theft protection and monitoring services, as with any data incident, we recommend that you remain vigilant and consider taking these precautionary measures:

- Review your personal account statements;
- Monitor free credit reports;
- Report any suspicious activity on your accounts to the company or financial institution; and
- Immediately report any fraudulent activity or suspected identity theft to your local law enforcement, state attorney general, and/or the Federal Trade Commission.

We regret any concern this incident may cause you. Please call [insert] if you have any questions.

Sincerely,
Ferolie Corporation

James L. Ferolie
Chief Information Officer

Additional Actions To Help Reduce Chances of Identity Theft

We recommend that you consider taking one or more of the following steps as a precautionary measure to avoid identity theft, obtain additional information, and protect your personal information:

1. Place a 90 day fraud alert on your credit file

An initial 90-day security alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the

credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the credit cannot verify that you have authorized this, the request should not be satisfied. You may contact any one of the credit reporting companies below for assistance.

Experian: 1-888-397-3742; www.experian.com

TransUnion: 1-800-680-7289; www.transunion.com

Equifax: 1-800-525-6285; www.equifax.com

2. Place a security freeze on your credit

If you are concerned about becoming a victim of security fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report, which will prevent them from extending credit. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also accessed through each of the credit reporting companies and there is no charge.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified or overnight mail at the addresses below or, if available, comply with the consumer reporting agencies' online security freeze request procedures:

Equifax Security Freeze

1-888-298-0045

www.equifax.com

P.O. Box 105788

Atlanta, GA 30348

Experian Security Freeze

1-888-397-3742

www.experian.com

P.O. Box 9554

Allen, TX 75013

Trans Union Security Freeze

1-888-909-8872

www.transunion.com

P.O. Box 160

Woodlyn, PA 19094

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, if available.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail or, if available, comply with the consumer reporting agencies' online procedures for lifting a security freeze, 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 as well as the identities 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 three (3) business days 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 send a written request to each of the three credit bureaus by mail or, if available, comply with the consumer reporting agencies' online procedures for removing a security freeze, 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 three (3) business days after receiving your request to remove the security freeze.

3. Order your free annual credit reports

Consider visiting www.annualcreditreport.com or call 877-322-8228 to order your free annual credit reports. Once you receive your credit reports, review them for discrepancies, identify any accounts you did not open, or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice any incorrect information, contact the credit reporting company.

Equifax	Experian	TransUnion
P.O. Box 740256	P.O. Box 2390	P.O. Box 1000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
(866) 510-4211	(866) 751-1323	(800) 888-4213
psol@equifax.com	databreachinfo@experian.com	https://tudatabreach.tnwreports.com/
www.equifax.com	www.experian.com/	www.transunion.com

4. Manage your personal information

Take steps that include carrying only essential documents with you, be aware of with whom you share your personal information, and shred receipts, statements, and other sensitive information.

5. Remove your name from mailing lists of pre-approved offers of credit for approximately six months.

By calling 1-888-567-8688, you can obtain a form to remove your name from pre-approved credit card offers. You will need to share some personal information, such as your name, Social Security Number and date of birth when you submit your request. For more information on opting out of prescreen offers of credit, please refer to: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre17.shtm>.

6. Use Tools from Credit Providers

Carefully review your credit reports and bank, credit card, and other account statements. Be proactive and create alerts on your credit cards and bank accounts for notice of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, contact your creditor or bank immediately and file an identity theft report with your local police and contact a credit reporting company.

7. Report suspected identity fraud

You can file a report of suspected incidents of identity theft to local law enforcement, your state Attorney General, or the Federal Trade Commission.

8. To obtain additional information about identity theft and ways to protect yourself

Contact the Federal Trade Commission (“FTC”) either by visiting www.ftc.gov, www.consumer.gov/idtheft, or by calling (877) 438-4338. If you suspect or know that you are the victim of identity theft, you can report this to the Fraud Department of the FTC, who will collect all information and make it available to law-enforcement agencies. Contact information for the FTC is: 877-436-4338, TTY 866-653-4261.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue
NW Washington, DC 20580

In addition to the FTC, you also may contact your state’s attorney general’s office and the credit reporting agencies above to provide you with information about fraud alerts and security freezes.