

Elm3 Financial Group
Return to IDX
10300 SW Greenburg Rd., Suite 570
Portland, OR 97223

Additional 21935
elm 3
FINANCIAL GROUP

<<First Name>> <<Last Name>>
<<Address 1>> <<Address 2>>
<<City>>, <<State>> <<Zip>>

To Enroll, Please Visit:
<https://app.idx.us/account-creation/protect>
Or Call:
1-833-903-3648
Enrollment Code:<<XXXXXXXXXX>>

Via First-Class Mail

October 4, 2021

Notice of Data Incident

Dear <<First Name>> <<Last Name>>:

Elm3 Financial Group recently experienced a data security incident which may have affected your personal information (hereinafter, the "Incident"). Elm3 Financial Group takes the security of your personal information seriously, and we sincerely apologize for any inconvenience this incident may cause. This letter contains information about the Incident, our response to the Incident, and additional actions you can take to safeguard your information, including enrolling in complimentary credit monitoring we are now providing to you.

What Happened

On or about June 23, 2021, Elm3 Financial Group noticed suspicious activity on its IT systems, through what appeared to be a sophisticated cyber-incident. We promptly launched an investigation, engaged a national cybersecurity firm to assist in assessing the scope of the incident and took steps to mitigate the potential impact to our clients. Unfortunately, these types of incidents are becoming increasingly common, and even organizations with some of the most sophisticated IT infrastructure available are affected. We have since worked diligently to determine exactly what happened and what information was involved as a result of this incident.

What Information Was Involved

The elements of your personal information that were potentially exposed may have included: your name, address, date of birth, social security number, driver's license number and financial account information. **Please note that there is no evidence at this time that any of your personal information has been misused as a result of this incident.**

What We Are Doing

We take the privacy and security of client data seriously and are addressing this challenge. Our investigation is ongoing. We have notified law enforcement and are working with cybersecurity counsel to determine the actions to take in response to this incident. We are also working diligently alongside our IT professionals to review our current system, policies, and procedures and make any necessary adjustments.

In addition, and as a safeguard, we have arranged for you to enroll in a complimentary, identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: <<twelve (12)/twenty-four (24)>> months of credit monitoring. Again, we have no indication that your personal information has been misused as a result of this incident and are offering this service out of an abundance of caution for the peace of mind of our clients.

What You Can Do

To enroll in the complimentary credit monitoring service that we are offering you, please go to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided at the top of page 1, follow the steps to receive the credit monitoring service online within minutes. If you do not have access to the Internet and wish to enroll, please call IDX's toll-free hotline at 1-833-903-3648. The deadline to enroll is January 4, 2022.

Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once activated, the daily credit monitoring service will notify you if there are any critical changes to your credit file, including new inquiries, new accounts, new public records, late payments, changes of address, and more. The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

We encourage you to remain vigilant, monitor your accounts, and immediately report any suspicious activity or suspected misuse of your personal information.

For More Information

Please know that the protection of your personal information is a top priority, and we sincerely apologize for any concern or inconvenience that this matter may cause you. If you have any questions, please do not hesitate to call (678) 297-9500, Monday – Thursday, 9 a.m. to 5 p.m. and Friday, 9 a.m. to 4 p.m. Eastern Standard Time.

Sincerely,

Elm3 Financial Group

Additional Important Information

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that 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, 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 <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Iowa: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon: State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of Maryland, Rhode Island, Illinois, New York, and North Carolina: You can obtain information from the Maryland and North Carolina 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

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

Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft

New York Office of Attorney General Consumer Frauds & Protection, The Capitol, Albany, NY 12224 1-800-771-7755

<https://ag.ny.gov/consumer-frauds/identity-theft>

For residents of Massachusetts: 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.

For residents of all states:

Fraud Alerts: You can 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%20Alert%20Request%20Form.pdf)); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). 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. As of September 21, 2018, 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 and monitor your accounts for suspicious or unusual activity.

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. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

800-525-6285

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

www.experian.com/freeze

888-397-3742

TransUnion (FVAD)

P.O. Box 2000

Chester, PA 19022

freeze.transunion.com

800-680-7289

More information can also be obtained by contacting the Federal Trade Commission listed above.

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Return to IDX
10300 SW Greenburg Rd., Suite 570
Portland, OR 97223



TO THE PARENT OR GUARDIAN OF
<<First Name>> <<Last Name>>
<<Address 1>> <<Address 2>>
<<City>>, <<State>> <<Zip>>

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<https://app.idx.us/account-creation/protect>
Or Call:
1-833-903-3648
Enrollment Code:<<XXXXXXXXXX>>

Via First-Class Mail

October 4, 2021

Notice of Data Incident

To the Parent or Guardian of <<First Name>><<Last Name>>:

Elm3 Financial Group recently experienced a data security incident which may have affected your dependent's personal information (hereinafter, the "Incident"). Elm3 Financial Group takes the security of your dependent's personal information seriously, and we sincerely apologize for any inconvenience this incident may cause. This letter contains information about the Incident, our response to the Incident, and additional actions you can take to safeguard your dependent's information.

What Happened

On or about June 23, 2021, Elm3 Financial Group noticed suspicious activity on its IT systems, through what appeared to be a sophisticated cyber-incident. We promptly launched an investigation, engaged a national cybersecurity firm to assist in assessing the scope of the incident and took steps to mitigate the potential impact to our clients. Unfortunately, these types of incidents are becoming increasingly common, and even organizations with some of the most sophisticated IT infrastructure available are affected. We have since worked diligently to determine exactly what happened and what information was involved as a result of this incident.

What Information Was Involved

The elements of your dependent's personal information that were potentially exposed may have included: your dependent's name, address, date of birth, and social security number. **Please note that there is no evidence at this time that any of your dependent's personal information has been misused as a result of this incident.**

What We Are Doing

We take the privacy and security of client data seriously and are addressing this challenge. Our investigation is ongoing. We have notified law enforcement and are working with cybersecurity counsel to determine the actions to take in response to this incident. We are also working diligently alongside our IT professionals to review our current system, policies, and procedures and make any necessary adjustments.

In addition, and as a safeguard, we have arranged for you to enroll in complimentary, identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: <<twelve (12)/twenty-four (24)>> months of CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your dependent's identity is

compromised. Again, we have no indication that your dependent's personal information has been misused as a result of this incident and are offering this service out of an abundance of caution for the peace of mind of our clients.

What You Can Do

To enroll in the complimentary IDX identity protection service that we are offering your dependent, please go to <https://app.idx.us/account-creation/protect> and use the Enrollment Code provided at the top of page 1. If you do not have access to the Internet and wish to enroll, please call IDX's toll-free hotline at 1-833-903-3648. You can sign online or by phone for the IDX identity protection service anytime between now and January 4, 2022.

Once enrolled, you will have <<twelve (12)/twenty-four (24)>> months of access to an identity restoration program that provides assistance in the event that your dependent's identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

We encourage you to remain vigilant, and immediately report any suspicious activity or suspected misuse of your dependent's personal information.

For More Information

Please know that the protection of your dependent's personal information is a top priority, and we sincerely apologize for any concern or inconvenience that this matter may cause. If you have any questions, please do not hesitate to call (678) 297-9500, Monday – Thursday, 9 a.m. to 5 p.m. and Friday, 9 a.m. to 4 p.m. Eastern Standard Time.

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It is required by state laws to inform you that 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, 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 <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Iowa: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon: State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of Maryland, Rhode Island, Illinois, New York, and North Carolina: You can obtain information from the Maryland and North Carolina 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
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

Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft

New York Office of Attorney General Consumer Frauds & Protection, The Capitol, Albany, NY 12224 1-800-771-7755

<https://ag.ny.gov/consumer-frauds/identity-theft>

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For residents of all states:

Fraud Alerts: You can 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); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). 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. As of September 21, 2018, 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.

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Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

800-525-6285

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

www.experian.com/freeze

888-397-3742

TransUnion (FVAD)

P.O. Box 2000

Chester, PA 19022

freeze.transunion.com

800-680-7289

More information can also be obtained by contacting the Federal Trade Commission listed above.

