

23338



349 State Highway 31 Flemington
NJ 08822
toll free: 855-678-CEDAR
www.CedarRisk.com

<Date>

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

Dear <First Name> <Last Name>,

At Cedar Risk Management and Insurance Services, Inc. are writing to let you know about a data security incident that may involve your personal information, what we did in response, and steps you can take to protect yourself against possible misuse of your personal information.

Under Massachusetts law, you have the right to obtain any police report filed regarding this incident. If you are the victim of identity theft, you also have the right to file a police report and get the report.

Further, we are providing you with access to Single Bureau Credit Monitoring* for two years. These services provide you with alerts for one year from the date of enrollment when changes occur to your Experian credit file. We are providing this service free of charge, and signing up for this service will not impact your credit score. This product helps detect any potential misuse of your personal information and gives you identity protection services that will help with resolving and identifying any potential identity fraud or theft. These services will be provided by Sontiq, a company specializing in fraud assistance and remediation services.

To enroll in these services, please log on to <https://www.myidmanager.com> and follow the instructions provided. When prompted, please provide the following unique code to receive services: <access code>.

To receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

We sincerely regret this incident, and we understand that you may have questions about it beyond what is covered in this letter. If you have any additional questions, please call or email us at (773) 281-1423 or bfine@ansheemet.org.

Sincerely yours,

Richard Farrell, Chairman

OTHER THINGS YOU CAN DO

Obtain and Monitor Your Credit Report. We recommend that you obtain a free copy of your credit report from each of the three nationwide credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>

Alternatively, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. The three nationwide credit reporting agencies' contact information are provided below to request a copy of your credit report or general identified above inquiries.

Equifax
(888) 766-0008
P.O. Box 740256
Atlanta, GA 30374
www.equifax.com

Experian
(888) 397-3742
P.O. Box 2104
Allen, TX 75013
www.experian.com

TransUnion
(800) 680-7289
P.O. Box 6790
Fullerton, CA 92834
www.transunion.com

Security Freeze (also known as a Credit Freeze). Following is general information about how to request a security freeze from the three credit reporting agencies. While we believe this information is accurate, you should contact each agency for the most accurate and up-to-date information. 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. In addition, in some states, the agency cannot charge you to place, lift or remove a security freeze. There might be additional information required, and as such, to find out more information, please contact the three nationwide credit reporting agencies (contact information provided above).

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 https://www.freeze.equifax.com	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 www.experian.com/freeze	TransUnion Security Freeze & Fraud Victim Assistance Dept. P.O. Box 6790 Fullerton, CA 92834 https://freeze.transunion.com
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Consider Placing a Fraud Alert on Your Credit Report. You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least twelve months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you before establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three nationwide credit reporting agencies identified above. Additional information is available at <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

Remain Vigilant, Review Your Account Statements and Notify Law Enforcement of Suspicious Activity. As a precautionary measure, we recommend that you remain vigilant by closely reviewing your account statements and credit reports. If you detect any suspicious activity on an account, we strongly advise that you promptly notify the financial institution or company that maintains the account. Further, you should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). To file a complaint or to contact the FTC, you can (1) send a letter to the *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580; (2) go to IdentityTheft.gov/databreach; or (3) call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, a database made available to law enforcement agencies.

Take Advantage of Additional Free Resources on Identity Theft. We recommend that you review the tips provided by the Federal Trade Commission's Consumer Information website, a valuable resource with some helpful tips on how to protect your information. Additional information is available at <https://www.consumer.ftc.gov/topics/privacy-identity-online-security>. For more information, please visit IdentityTheft.gov or call 1-877-ID-THEFT (877-438-4338). A copy of Identity Theft – A Recovery Plan, a comprehensive guide from the FTC to help you guard against and deal with identity

theft, can be found on the FTC's website at https://www.consumer.ftc.gov/articles/pdf0009_identitytheft_a_recovery_plan.pdf.

Massachusetts residents: State law advises you that you have the right to obtain a police report. You also will not be charged for seeking a security freeze, as described above in this document.



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