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**cal** AUTOMOTIVE  
Certified Auto Leasing  
P.O. Box 989728  
West Sacramento, CA 95798-9728

To Enroll, Please Call:

1-833-989-3934

Or Visit:

<https://response.idx.us/cal-credit-protection>

Enrollment Code: <<Enrollment>>

**Via First Class Mail**

October 26, 2021

<<FirstName>> <<LastName>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>

Dear <<FirstName>> <<LastName>>:

We are writing to notify you of an incident which occurred on September 18, 2021, that may have exposed your personal information. We take the privacy of your personal information seriously. In this letter we provide you with information about the resources you can use to protect your information going forward.

#### **What We Are Doing:**

Upon detecting this incident, we moved quickly to initiate our incident response, which included fully securing and remediating our network and the data we maintain. We are working with third-party forensic specialists and have reported the matter to law enforcement. As of this writing, CAL Automotive has not received any reports of related identity theft since the date of the incident.

#### **What You Can Do:**

We value the safety of your personal information and are offering free credit monitoring and identity theft protection services through IDX. IDX's services include: 24 months of credit and CyberScan monitoring and fully managed identity theft recovery services.

We encourage you to remain vigilant against incidents of identity theft and fraud by enrolling in this free identity theft protection and credit monitoring. Please contact IDX with any questions and to enroll in these services by calling 1-833-989-3934 or going to <https://response.idx.us/cal-credit-protection> and using the Enrollment Code provided above. IDX is available to respond to your questions Monday through Friday 9 am to 9 pm Eastern time. Please note that the deadline to enroll in this free service is January 26, 2022. We encourage you to take full advantage of this service offering. You will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

#### **Additional Actions You Can Take:**

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

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. Note that, 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.

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.

You can also place a fraud alert on your credit file by contacting one of the consumer reporting agencies listed above. In addition to the free credit monitoring we are offering, we recommend you review your credit reports and your credit card and other financial accounts for any unauthorized activity. Also, remain alert for suspicious emails and be cautious when opening links or attachments from unsolicited third parties.

**For More Information:**

We recognize that you may have questions not addressed in this letter. If so, please contact IDX at the number listed above.

CAL Automotive values the security of your personal data, and we apologize for any inconvenience that this incident may have caused.

Sincerely,

CAL Automotive Management Team

