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Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Date>>

<<Country>>

Re: Important Notice Regarding Possible Disclosure of Private Information

Dear <<Name 1>>:

I am writing on behalf of Patrick Financial Group, LLC ("Patrick Financial") to inform you about a recent IT incident that may affect the security of your personal information. We take this incident seriously and as such, are providing you with information and access to resources so that should you feel it is appropriate to do so, you can protect your personal information. Patrick Financial specializes in investment advisory. As part of these services, Patrick Financial receives certain personal information. You are receiving this notice because personal information you shared with us may have been accessed or viewed by unauthorized individuals.

WHAT HAPPENED?

On May 26th and 27th, 2021, there was unauthorized access to Patrick Financial's Microsoft Office 365 ("O365") environment. Upon discovery, we took immediate action to shut down the unauthorized access and remediate the problem. We then brought in independent IT security and forensics experts to conduct a detailed systemwide review, which included extensive inspection of information that was stored in the email account that was accessed.

WHAT INFORMATION WAS INVOLVED?

The data that was subject to unauthorized access was different in individual cases, but included social security numbers, driver license and state ID numbers, financial accounts numbers and personal health information. **We have received no indication to-date that anyone's sensitive information has been misused as a result of this incident.**

WHAT WE ARE DOING.

We take the security of sensitive information that people entrust to us very seriously. Immediate actions were taken to secure our email system and ensure that any further suspicious activity was prevented. This included resetting passwords on all impacted accounts. We followed that with a companywide email audit rule, 90-day password expiration enforcement and enabling multifactor authentication (MFA) for our O365 environment. We hired a qualified third-party IT forensic expert to conduct an exhaustive investigation of this matter. The problem has been remediated and our email and IT systems are operating securely. As part of our ongoing commitment to the security of sensitive information in our care, we are working to implement additional safeguards and security measures to enhance the privacy and security of information in our systems. In addition to providing notice to you, Patrick Financial is also providing notice to state regulators as required.

We also want to make sure you have the information you need so that you can take steps to help protect yourself from the potential of identity theft. We encourage you to remain vigilant and to regularly review and monitor relevant account statements and credit reports and report suspected incidents of identity theft to local law enforcement, your state's Attorney General, or the Federal Trade Commission (the "FTC")¹. We have included more information on these steps in this letter.

WHAT YOU CAN DO.

Fraud Alert Information

Whether or not you enroll in credit monitoring, we recommend that you place a "Fraud Alert" on your credit file. Fraud Alert messages notify potential credit grantors to verify your identification before extending credit in your name in case someone is using your information without your consent. A Fraud Alert can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. Call only one of the following three nationwide credit reporting companies to place your Fraud Alert: TransUnion, Equifax, or Experian. As soon as the credit reporting company confirms your Fraud Alert, they will also forward your alert request to the other two nationwide credit reporting companies so you do not need to contact each of them separately. The contact information for the three nationwide credit reporting companies is:

Equifax	TransUnion PO Box 2000	Experian
PO Box 740256	Chester, PA 19016	PO Box 9554
Atlanta, GA 30374	www.transunion.com/fraud	Allen, TX 75013
www.equifax.com	1-800-680-7289	www.experian.com
1-800-525-6285		1-888-397-3742

Free Credit Report Information

Under federal law, you are also entitled to one free credit report once every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or make a request online at www.annualcreditreport.com.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the Federal Trade Commission (FTC) at www.identitytheft.gov or at 1-877-ID-THEFT (1-877- 438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. Also visit the FTC's website at www.ftc.gov/idtheft to review their free identity theft resources such as their comprehensive step-by-step guide "*Identity Theft - A Recovery Plan*".²

¹ North Carolina Residents can obtain information about preventing identity theft from the FTC and the North Carolina Attorney General's office. You can contact the North Carolina Attorney General's consumer protection division toll free within North Carolina at 1-877-5-NO-SCAM, on the web at: <https://ncdoj.gov/protecting-consumers/protecting-your-identity/protect-your-business-from-id-theft/security-breach-information/>, or by mail at: 114 West Edenton Street, Raleigh, NC 27603.

² The mailing address for the FTC is: Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Ave., NW, Washington, DC 20580.

Security Freeze Information

You can request a "Security Freeze" on your credit file by sending a request in writing, by mail, to each of the three nationwide credit reporting companies. When a Security Freeze is added to your credit report, all third parties, such as credit lenders or other companies, whose use is not exempt under law will not be able to access your credit report without your consent. The Security Freeze may delay, interfere with or prohibit the timely approval of any subsequent request or application you make that involves access to your credit report. This may include, but is not limited to, new loans, credit, mortgages, insurance, rental housing, employment, investments, licenses, cellular phone service, utility service, digital signature service, Internet credit card transactions and extension of credit at point of sale. There may be a fee for placing, temporarily lifting, or removing a Security Freeze with each of the nationwide consumer reporting companies, although that fee is waived if you send the credit reporting company proof of eligibility by mailing a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

To place a Security Freeze on your credit files at all three nationwide credit reporting companies, write to the addresses below and include the following information:

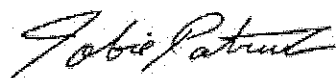
Equifax Security Freeze	TransUnion Security Freeze	Experian Security Freeze
PO Box 105788	PO Box 2000	PO Box 9554
Atlanta, GA 30348	Chester, PA 19016	Allen, TX 75013
https://www.freeze.equifax.com 1-	http://transunion.com/freeze	http://experian.com/freeze
800-685-1111	1-888-909-8872	1-888-397-3742

- Your full name (first, middle, last including applicable generation, such as JR., SR., II, III, etc.)
- Your Social Security Number
- Your date of birth (month, day and year)
- Your complete address including proof of current address, such as a current utility bill, bank or insurance statement or telephone bill
- If you have moved in the past 2 years, give your previous addresses where you have lived for the past 2 years
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- Include applicable fee. Call or visit each of the credit reporting company websites listed above for information on fees for Security Freeze services. Forms of payment are check, money order, or credit card (American Express, Discover, MasterCard and Visa), or a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

Within 5 business days of receiving your request for a security freeze, the consumer credit reporting company will provide you with a personal identification number (PIN) or password to use if you choose to remove the freeze on your consumer credit report or to authorize the release of your consumer credit report to a specific party or for a specified period of time after the freeze is in place.

On behalf of Patrick Financial, we are genuinely sorry this incident occurred and apologize for the inconvenience this matter may cause you. We can assure you that we are doing everything we can to protect you and your information, now and in the future. If you have questions about this notice or this incident, or require further assistance, you can reach us at 800-772-9622, 9:00AM – 9:00PM Eastern time except for some US Holidays.

Sincerely,

A handwritten signature in black ink, appearing to read "Jobie Patrick". The signature is fluid and cursive, with the first name "Jobie" and last name "Patrick" clearly distinguishable.

Jobie A. Patrick, CEPP
Financial Advisor
Patrick Financial Group LLC.



Enter your Activation Code: <ACTIVATION CODE>

Enrollment Deadline: <DEADLINE MMMM DD, YYYY>

Equifax Credit Watch™ Gold

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts², which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock³
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁴

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of <ACTIVATION CODE> then click "Submit" and follow these 4 steps:

1. Register:

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. Create Account:

Enter your email address, create a password, and accept the terms of use.

3. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

¹WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. ²The Automatic Fraud Alert feature is made available to consumers by Equifax

Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. ³Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com ⁴The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. }