



To Enroll, Please Call: (833) 608-3029 Or Visit:

https://app.idx.us/accountcreation/protect

Enrollment Code: << Enrollment>>

December 14, 2021

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

RE: NOTICE OF <<Re: LINE>>

Dear <<FirstName>> <<Middle Name>> <<LastName>>:

Lozano Smith recently discovered an incident that may have involved your personal information. We take this incident seriously and write to provide you with information about steps you can take to better protect against the possibility of identity theft and fraud, should you feel it is appropriate to do so. We have also taken several actions to enhance our security policies, procedures, and infrastructure. Further, we are continuing to cooperate with law enforcement in their investigation.

As an added precaution we are providing access to <<LENGTH OF CM>> of complimentary credit monitoring services through IDX. Additional details regarding the monitoring services, and instructions for enrolling in the offered services can be found below. Please note, we are unable to enroll you in these services, any enrollment must be completed by you.

- 1. Website and Enrollment. Go to <a href="https://app.idx.us/account-creation/protect">https://app.idx.us/account-creation/protect</a> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is March 14, 2022.
- 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 (833) 608-3029 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

We encourage you to remain vigilant against incidents of identity theft, to review your account statements, and to monitor your credit reports for suspicious activities. If you see any suspicious charges on your credit card statements, we encourage you to promptly report the suspicious charges to the issuer of your credit card. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who obtains access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
- Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to 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. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-		https://www.transunion.com/credit-
report-services/	https://www.experian.com/help/	help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

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.

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; <a href="www.identitytheft.gov">www.identitytheft.gov</a>; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

We understand that you may have questions that are not addressed in this notice. If you have additional questions or concerns, please call our dedicated call center at (833) 608-3029, which is available Monday through Friday, from 6:00 a.m. to 6:00 p.m. Pacific time.

Sincerely,

Andy Garcia

Executive Director