CTH Rentals, LLC P.O. Box 1907 Suwanee, GA 30024 To Enroll, Please Call: 1-833-381-2287 Or Visit:

https://response.idx.us/CTH-Rentals Enrollment Code: <<XXXXXXXX>>>

25363

<<First Name>> <<Last Name>> <<Suffix>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>>>

January 10, 2022

## Notice of Data Breach

Dear <<First Name>> <<Last Name>> <<Suffix>>,

According to our records you rented and/or purchased a portable storage barn from a rent-to-own company affiliated with CTH Rentals, LLC ("CTH"). CTH values and respects the privacy of your information, which is why we are writing to inform you that we experienced a data incident that may have involved your personal information. Unfortunately, Massachusetts regulations prohibit us from disclosing information on this incident in this notification letter. However, details are available through our call center helpline, as described below.

## What We Are Doing

CTH takes the security of your personal information very seriously. As a result, we would like to offer you access to the following:

Identify theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include 24 months of credit monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this specialized protection, IDX can help you resolve issues if your identity is compromised.

We encourage you to contact IDX with any questions and to enroll in free identity protection services by calling 1-833-381-2287 or going to <a href="https://response.idx.us/CTH-Rentals">https://response.idx.us/CTH-Rentals</a> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9:00 am to 9:00 pm Eastern Time. Please note the deadline to enroll is April 10, 2022. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

Again, at this time, there is no evidence that your personal information has been misused. However, we encourage you to take full advantage of this service offering. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have.

Warmly,

Michelle Anderson

IT Specialist for CTH Rentals, LLC

Michelle Soleran

(Enclosure)

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## Recommended Steps to Help Protect Your Information

- 1. Website and Enrollment. Go to <a href="https://response.idx.us/CTH-Rentals">https://response.idx.us/CTH-Rentals</a> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.
- 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 1-833-381-2287 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Police Reports. 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 receive a copy of it.
- 5. Security Freeze. 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, Experian, and TransUnion. 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

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;
- 8. 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.

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.

**6. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help. If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

- 7. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. 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. The contact information for all three bureaus is as follows:
- 8. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

The Federal Trade Commission ("FTC") offers consumer assistance and educational materials relating to identity theft, privacy issues, and how to avoid identity theft. You may also obtain information about fraud alerts and security freezes from the consumer reporting agencies, your state Attorney General, and the FTC. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General, and/or the Federal Trade Commission. You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC at 1-877-IDTHEFT (1-877-438-4338), or www.ftc.gov/idtheft. The mailing address for the FTC is: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580.