## The Lyon Waugh Auto Group

10300 SW Greenburg Rd. Suite 570 Portland, OR 97223

# 25963

1-833-903-3648

Or Visit: <u>https://app.idx.us/account-</u> <u>creation/protect</u> Enrollment Code: <<XXXXXXX>>

To Enroll, Please Call:

<<To the Family of>><<First Name>> <<Last Name>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>>

<<Date>>

# **Notice of Data Incident**

Dear <<Family of>><<First Name>> <<Last Name>>,

#### What Happened

We are writing to inform you of an incident that may have affected your personal information.

As you may be aware, on December 4, 2021, we first learned of a cyberattack that partially disrupted Lyon Waugh's information systems. Upon learning of the incident, we immediately took steps to isolate and secure our systems and investigate the incident. We retained a third-party forensics firm and a third-party IT managed services firm to secure our systems, remediate any risks, and methodically bring our systems back online. As part of the investigation, on January 7, 2022, we determined that an unauthorized malicious actor accessed and acquired certain files from our systems, including documents that may have contained some of your personal information. Since then, we have been analyzing impacted files to understand what personal information may be at risk, and working to provide notice to individuals and authorities, as applicable.

#### What Information Was Involved

The type of information differs from individual to individual, but may have included your name, address, date of birth, Social Security number, insurance and other benefits information. You may be receiving this letter as the spouse or dependent of an employee or former employee of The Lyon Waugh Auto Group.

#### What We Are Doing

Upon learning of the incident, we engaged a well-known forensic investigation firm to identify the scope of the incident and to assist us with securing our systems and data. We have carefully brought our systems back online and we continue to closely monitor our network and information systems for unusual activity. We have also engaged a third-party managed IT services firm to assist us with the restoration of our systems and additional resources. We will continue to further improve security across our company networks and protect from unauthorized access or similar criminal activity in the future.

In addition, we are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. To receive credit services, you must be over the age of 18, have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. If you do not have a credit file, you will not be able to register for credit monitoring services, but you will receive CyberScan monitoring, insurance, and the fully managed identity recovery services from IDX.

# What You Can Do

We encourage you to contact IDX with any questions and to enroll in free identity protection services by calling 1-833-903-3648 or going to <u>https://app.idx.us/account-creation/protect</u> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 6 am - 6 pm Pacific Time. Please note the deadline to enroll is [Enrollment Deadline].

At this time, we have not received any reports that personal information has been subject to fraudulent activity. 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 regarding protection of your personal information.

#### **For More Information**

You will find detailed instructions for enrollment on the enclosed Additional Important Information document. Also, 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.

Please call 1-833-903-3648 or go to <u>https://app.idx.us/account-creation/protect</u> for assistance or for any additional questions you may have.

Sincerely,

Warren Waugh, Jr.

Warren Waugh, Jr. Managing Partner The Lyon Waugh Auto Group

(Enclosure)



# **Additional Important Information**

1. Website and Enrollment. Go to <u>https://app.idx.us/account-creation/protect</u> 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 1-833-903-3648 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

**4. 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 <u>www.annualcreditreport.com</u> 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.

**5.** 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:

# **Credit Bureaus**

Equifax Fraud Reporting 1-866-349-5191 P.O. Box 105069 Atlanta, GA 30348-5069 www.equifax.com Experian Fraud Reporting 1-888-397-3742 P.O. Box 9554 Allen, TX 75013 www.experian.com TransUnion Fraud Reporting 1-800-680-7289 P.O. Box 2000 Chester, PA 19022-2000 www.transunion.com It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

## Please Note: No one is allowed to place a fraud alert on your credit report except you.

**6.** Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer credit reporting agencies by regular, certified, or overnight mail at the addresses below or, if available, comply with the consumer credit reporting agencies 'online security freeze request procedures:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
1-888-298-0045	1-888-397-3742	1-888-909-8872
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094

In order to request a security freeze, you may need to provide the following information:

- 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 5 years, provide the addresses where you have lived over the prior 5 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.);
- 7. 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 3 business days after receiving your request to place a security freeze on your credit report. The credit reporting agencies must also send written confirmation to your within 5 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.

To lift the security freeze in order to allow a specific entity or individual to access your credit report, you must call or send a written request to the credit reporting agencies by mail, or, if available, comply with the credit reporting agencies' online procedures for lifting a security freeze and provide proper identification (name, address, and Social Security number), and the PIN 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, or the specific period of time you want the credit report available. The credit reporting agencies have 3 business days after receipt of your request to lift the security freeze as requested.

To remove the security freeze, you must send a written request to each of the credit reporting agencies by mail or, if available, comply with the credit reporting agencies 'online procedures for removing a security freeze. The credit reporting agencies have 3 business days after receipt of your request to remove the security freeze.

7. 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.

**Masssachusetts Residents:** 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. See Section 6 for information on how to place a security freeze on your credit report.

**Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, <a href="http://www.riag.ri.gov">www.riag.ri.gov</a>, Telephone: 401-274-4400. There were \_\_\_\_\_ Rhode Island residents impacted.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <u>www.consumer.gov/idtheft</u>, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.

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# What Information Was Involved

The type of information included the following contact information about you: <<name, address, social security number, and driver's license>><<name, address, and social security number>>><<name, address, and driver's license>>. No payment or other financial information was included.

# What We Are Doing

Immediately upon learning of the incident, we engaged a well-known forensic investigation firm to identify the scope of the incident and to assist us with securing our systems and data. We have informed the appropriate authorities, including law enforcement and regulators, as appropriate. We have carefully brought our systems back online and we continue to closely monitor our network and information systems for unusual activity. We have also engaged a third-party managed IT services firm to assist us with the restoration of our systems and additional resources. We will continue to further improve security across our company networks and protect from unauthorized access or similar criminal activity in the future.

In addition, we are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

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To lift the security freeze in order to allow a specific entity or individual to access your credit report, you must call or send a written request to the credit reporting agencies by mail, or, if available, comply with the credit reporting agencies' online procedures for lifting a security freeze and provide proper identification (name, address, and Social Security number), and the PIN 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, or the specific period of time you want the credit report available. The credit reporting agencies have 3 business days after receipt of your request to lift the security freeze as requested.

To remove the security freeze, you must send a written request to each of the credit reporting agencies by mail or, if available, comply with the credit reporting agencies 'online procedures for removing a security freeze. The credit reporting agencies have 3 business days after receipt of your request to remove the security freeze.

7. 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.

**Masssachusetts Residents:** 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. See Section 6 for information on how to place a security freeze on your credit report.

**Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, <a href="http://www.riag.ri.gov">www.riag.ri.gov</a>, Telephone: 401-274-4400. There were Rhode Island residents impacted by the incident.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <u>www.consumer.gov/idtheft</u>, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.