

204 Second Avenue Waltham, MA 02451

February 23, 2022

# VIA email and regular mail «AddressBlock» Email: «Primary Email»

«GreetingLine»

At Vantage Builders, Inc. ("Vantage") we take the confidentiality, privacy, and security of employee information seriously. This communication is a follow-up to our prior communications notifying you that Vantage discovered it was a victim of a data security incident. Please read this letter carefully.

To safeguard your information from potential misuse, we have partnered with Epiq to provide you with two (2) years of credit monitoring and identify restoration services at no charge to you. Go to <u>www.equifax.com/activate</u>. Enter your unique Activation Code of <u>«EPIQ\_ACTIVATION\_CODE»</u> 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.

We also encourage you to file your 2021 tax return as soon as possible, if you have not already done so. You can contact the IRS at <u>http://www.irs.gov/Individuals/Identity-Protection</u> for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud. You can also visit

<u>https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft</u> for more information. If you become aware of a fraudulent tax return filed in your name or you are instructed to do so by the IRS, you should file the IRS Form 14039, Identity Theft Affidavit, with a paper copy of the return, and mail according to the instructions. A copy of this form can be found at <u>https://www.irs.gov/pub/irs-pdf/f14039.pdf</u> or <u>https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft</u>.

You may also visit <u>https://www.irs.gov/newsroom/taxpayer-guide-to-identity-theft</u> to contact the IRS's Identity Protection Specialized Unit (IPSU) at 800-908-4490. IPSU employees are available to answer questions about identity theft and resolve any tax account issues that resulted from identity theft. NOTE: The IRS does not initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are a victim of identity theft, you also have the right to file a police report and obtain a copy of it.

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 (<u>www.equifax.com</u>); Experian (<u>www.experian.com</u>); and TransUnion (<u>www.transunion.com</u>). 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	Experian Security Freeze	TransUnion Security
P.O. Box 105788	P.O. Box 9554	Freeze
Atlanta, GA 30348	Allen, TX 75013	P.O. Box 160
1-800-349-9960	1-888-397-3742	Woodlyn, PA 19094
https://www.equifax.com/pe	https://www.experian.com/free	1-888-909-8872
rsonal/credit-report-services/	<u>ze/center.html</u>	https://www.transunion.
		<u>com/credit-freeze</u>

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;
- 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.

For additional information on steps you may take to help protect your information from potential misuse, you may contact the Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <u>https://www.consumer.ftc.gov</u>, 1-877-IDTHEFT (438-4338) or the Massachusetts Office of Consumer Affairs & Business Regulation at <u>www.mass.gov/ocabr</u> or (888) 283-3757.

We are very sorry for any concern or inconvenience this incident has caused or may cause you, and we encourage you to take advantage of the services being offered. If you have any other questions or concerns that you would like to discuss, please contact me directly at 781-895-3270 Ext.211.

Sincerely,

Peter Cusson

Peter Cusson Chief Financial Officer Vantage Builders, Inc.