<Return Name>
<Return Address>
<City> <State> <Zip>



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

March x, 2022

Dear <<First Name>>:

Columbia Land Conservancy, Inc. ("CLC") is committed to protecting the privacy and security of the information we maintain. We are writing to inform you about a data security incident that may have involved some of your personal information, including your name in combination with your <<Variable Text>>>. This notice explains measures we have taken and some steps you can take in response.

We deeply regret any inconvenience or concern this incident may cause you, and we are committed to helping you minimize any possible impact. To that end, we have secured the services of Cyberscout to offer you a complimentary one-year membership in Triple Bureau Credit Monitoring. This product helps detect possible misuse of your information and provides you with identity protection support focused on immediate identification and resolution of identity theft. Triple Bureau Credit Monitoring is completely free and enrolling in this program will not hurt your credit score. For more information on Triple Bureau Credit Monitoring, including instructions on how to activate your complimentary two-year membership, as well as some additional steps you can take to protect your information, please see the pages that follow this letter. We encourage you to remain vigilant by reviewing your financial account statements for any unauthorized activity. If you see charges or activity you did not authorize, please contact your financial institution immediately.

To help prevent a similar incident from occurring in the future, we have implemented additional security measures to enhance the security of our network and enhanced our employee training concerning data security. If you have any questions, please call our dedicated call center at 1-800-405-6108 Monday through Friday from 8:00 am to 8:00 pm Eastern time, except holidays. Representatives are available for 90 days.

Sincerely,

Troy Weldy President

Troy Weldy

Activate Triple Bureau Credit Monitoring

In response to the incident, we are providing you with access to **Triple Bureau Credit Monitoring*** services at no charge. Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday.

Please call the help line 1-800-405-6108 and supply the fraud specialist with your unique code listed below. To extend these services, enrollment in the monitoring services described below is required.

We are providing you with access to **Triple Bureau Credit Monitoring*** services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit files. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event you become a victim of identity theft. These services will be provided by Cyberscout, a company specializing in fraud assistance and remediation services.

How do I enroll for the free services?

To enroll in Credit Monitoring* services at no charge, please:

- Log on to https://www.myidmanager.com and follow the instructions provided.
- When prompted please provide the following unique code to receive services: < CODE HERE.>
- In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.
- The enrollment requires an internet connection and an email account, and services may not be available to minors under the age of 18 years of age. When signing up for monitoring services, you may be asked to verify personal information for our own protection to confirm your identity.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- TransUnion, PO Box 2000, Chester, PA 19016, <u>www.transunion.com</u>, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

• Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- Experian Security Freeze, PO Box 9554, Allen, TX 75013, www.experian.com
- TransUnion Security Freeze, PO Box 2000, Chester, PA 19016, www.transunion.com
- Equifax Security Freeze, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

You may contact CLC via U.S. mail at 49 Main Street, Chatham, NY 12037 or via telephone at (518) 392-5252.

Additional Information for Residents of Massachusetts

Massachusetts: Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html