**Lp** P.O. Box 989728 West Sacramento, CA 95798-9728

To Enroll, Please Call: 1-833-940-2300 Or Visit: <u>https://response.idx.us/libertypartners</u> Enrollment Code: <<<u>ENROLLMENT>>></u>

<<FIRST NAME>> <<LAST NAME>> <<ADDRESS1>> <<ADDRESS2>> <<CITY>>, <<STATE>> <<ZIP>>

April 22, 2022

Dear <<<FIRST NAME>> <<<LAST NAME>>:

Liberty Partners Financial Services, LLC writes to notify you of an incident that may impact the privacy of certain information provided to us. We take this incident very seriously and are providing you information about the incident, our response, and steps you can take to help protect your information. The type of information potentially impacted by this incident may include your name in combination with the following: <<data elements>>.

In response to this incident, we enhanced our user log-in security protocol, changed all user email account passwords and are reviewing our policies and procedures related to data security. Additionally, although we have no evidence of actual or attempted misuse of any information as a result of this incident, we are providing you access to 24 months of credit monitoring and identity protection services at no cost to you. Instructions about how to enroll in these services as well as additional resources available to you are included in the enclosed "*Steps You Can Take to Help Protect Your Information*."

We understand you may have questions about this incident. You may contact our dedicated assistance line at 1-833-940-2300, Monday through Friday from 9 am – 9 pm ET (excluding major U.S. holidays), or write to us at 119 Simmons St, Mount Pleasant, South Carolina, 29464.

We sincerely regret any concern this incident may cause you. The privacy and security of information is important to us, and we will continue to take steps to protect information in our care.

Sincerely,

Liberty Partners Financial Services, LLC

### STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

### **Enroll in Credit Monitoring / Identity Protection**

**1. Website and Enrollment.** Go to <u>https://response.idx.us/libertypartners</u> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is July 22, 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 1-833-940-2300 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 the IDX 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.

**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.

### **Monitor Your Accounts**

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit <u>www.annualcreditreport.com</u> or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, 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 your 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 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 credit freeze, you will need to provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Address for the prior two to five years;
- 5. Proof of current address, such as a current utility or telephone bill;
- 6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); 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:

TransUnion	Experian	Equifax
1-800-680-7289	1-888-397-3742	1-888-298-0045
www.transunion.com	www.experian.com	www.equifax.com
TransUnion Fraud Alert	<b>Experian Fraud Alert</b>	Equifax Fraud Alert
P.O. Box 2000	P.O. Box 9554	P.O. Box 105069
Chester, PA 19016-2000	Allen, TX 75013	Atlanta, GA 30348-5069
TransUnion Credit Freeze	Experian Credit Freeze	Equifax Credit Freeze
P.O. Box 160	P.O. Box 9554	P.O. Box 105788
Woodlyn, PA 19094	Allen, TX 75013	Atlanta, GA 30348-5788

### Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

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, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

## Exhibit B

### Notice of Data Incident April 22, 2022

**Mount Pleasant, South Carolina** – Liberty Partners Financial Services, LLC ("Liberty Partners") announces a recent incident that may impact the privacy of certain individuals' information.

On September 17, 2021, Liberty Partners identified unusual activity in an employee's email account and immediately began an investigation, which included working with third-party forensic specialists to determine the full nature and scope of the activity. The investigation determined there was unauthorized access to an employee's email account. Therefore, in an abundance of caution, Liberty Partners, together with outside consultants, conducted a review of the contents of the impacted email account to determine the types of information contained therein and to whom the information related. On March 30, 2022, that time consuming review was completed and Liberty Partners then worked to confirm contact information to notify potentially impacted individuals. The information present in the accounts at the time of the unauthorized access included name and the following: date of birth, Social Security number, driver's license/state identification number, passport number, financial account number, routing number, payment card number, card CVV/expiration date, biometric data, medical information, and/or health insurance information.

In response to this incident, Liberty Partners enhanced their user log-in security protocol, changed all user email account passwords, and are reviewing their policies and procedures related to data security. Additionally, although Liberty Partners has no evidence of actual or attempted misuse of any information as a result of this incident, Liberty Partners is offering potentially impacted individuals access to complimentary credit monitoring and identity protection services. In addition, Liberty Partners has notified the FBI and any applicable state regulators of this incident.

To obtain more information about this incident or if you believe you were impacted by this event and wish to enroll in these services, please contact Liberty Partners' dedicated assistance line at 1-833-940-2300, Monday through Friday (except U.S. holidays), from 9 am to 9 pm ET. Individuals may also write to Liberty Partners at 119 Simmons St, Mount Pleasant, South Carolina, 29464.

Individuals are encouraged to remain vigilant against incidents of identity theft and fraud by reviewing credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Individuals may also place a fraud alert or credit freeze by contacting the credit reporting agencies: TransUnion 1-800-680-7289, P.O. Box 2000 Chester, PA 19016, transunion.com; Experian 1-888-397-3742, P.O. Box 9554 Allen, TX 75013, experian.com; Equifax 1-888-298-0045, P.O. Box 105069 Atlanta, GA 30348, equifax.com. Individuals can further educate themselves regarding identity theft, fraud alerts, credit freezes, and steps to protect their personal information by contacting the credit reporting bureaus, the Federal Trade Commission ("FTC"), or their state Attorney General. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

Affected individuals are encouraged to contact Liberty Partners with any questions.

# Exhibit C

### Liberty Partners Financial Services, LLC Provides Notification of Data Security Incident

Liberty Partners Financial Services, LLC ("Liberty Partners") has become aware of a data security incident that may have impacted information belonging to certain individuals.

On September 17, 2021, Liberty Partners identified unusual activity in an employee's email account and immediately began an investigation, which included working with third-party forensic specialists to determine the full nature and scope of the activity. The investigation determined there was unauthorized access to an employee's email account. Therefore, in an abundance of caution, Liberty Partners, together with outside consultants, conducted a review of the contents of the impacted email account to determine the types of information contained therein and to whom the information related. On March 30, 2022, that time consuming review was completed and Liberty Partners then worked to confirm contact information to notify potentially impacted individuals. The information present in the account included name and the following: The type of information contained in the account included name and the following: date of birth, Social Security number, driver's license/state identification number, passport number, financial account number, routing number, payment card number, card CVV/expiration date, biometric data, medical information, and/or health insurance information.

In response to this incident, Liberty Partners enhanced their user log-in security protocol, changed all user email account passwords, and are reviewing their policies and procedures related to data security. Additionally, although Liberty Partners has no evidence of actual or attempted misuse of any information as a result of this incident, Liberty Partners is offering potentially impacted individuals access to complimentary credit monitoring and identity protection services. In addition, Liberty Partners has notified the FBI and any applicable state regulators of this incident.

To obtain more information about this incident or if you believe you were impacted by this event and wish to enroll in these services, please call 1-833-940-2300, Monday through Friday (except U.S. holidays), from 9 am to 9 pm ET. You may also write to us at 119 Simmons St, Mount Pleasant, South Carolina, 29464.

In general, we encourage potentially impacted individuals to remain vigilant against incidents of identity theft and fraud by reviewing credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, individuals are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit <u>www.annualcreditreport.com</u> or call 1-877-322-8228.

Individuals have the right to place an initial or extended "fraud alert" on a credit file at no cost. If individuals are a victim of identity theft, they are entitled to an extended fraud alert lasting seven years. As an alternative to a fraud alert, they have the right to place a "credit freeze" on a credit report. The credit freeze is designed to prevent credit, loans, and services from being approved without consent. Pursuant to federal law, individuals cannot be charged to place or lift a credit freeze on your credit report.

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

TransUnion	Experian	Equifax
1-800-680-7289	1-888-397-3742	1-888-298-0045
transunion.com	experian.com	equifax.com
P.O. Box 2000	P.O. Box 9554	P.O. Box 105069
Chester, PA 19016	Allen, TX 7501	3 Atlanta, GA 30348

Individuals can further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps to protect their personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or their state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; <u>www.identitytheft.gov</u>; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. Instances of known or suspected identity theft should also be reported to law enforcement, the state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

*For Maryland residents*, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16<sup>th</sup> Floor, Baltimore, MD 21202; 1-888-743-0023; and <u>www.oag.state.md.us</u>. Liberty Partners may be contacted at 119 Simmons St, Mount Pleasant, South Carolina, 29464.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and activeduty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to pursuant review vour rights to the Fair Credit Reporting Act bv visiting https://files.consumerfinance.gov/f/201504 cfpb summary your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*For New York residents*, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <u>https://ag.ny.gov</u>.

For North Carolina residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

*For Rhode Island residents*, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and <u>www.riag.ri.gov</u>. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 17 Rhode Island residents impacted by this incident.

*For Washington, D.C. residents*, the District of Columbia Attorney General may be contacted at 441 4<sup>th</sup> Street NW #1100, Washington, D.C. 20001; 202-727-3400, and <u>https://oag.dc.gov/consumer-protection</u>. Liberty Partners may be contacted at 119 Simmons St, Mount Pleasant, South Carolina, 29464.