

10300 SW Greenburg Rd. Suite 570 Portland, OR 97223

# IMPORTANT INFORMATION PLEASE REVIEW CAREFULLY

August 8, 2022

Dear

The privacy and security of the personal information we maintain is of the utmost importance to Johnson O'Hare Company, Inc. ("JOH"). We are writing with important information regarding a recent data security incident that may have involved some of your information. We want to provide you with information about the incident, explain the services we are providing to you, and let you know that we continue to take significant measures to protect your information.

On June 1, 2022, JOH identified a security issue involving ransomware. Upon learning of this issue, we contained the threat by disabling all unauthorized access to our network, restored all encrypted data, and immediately commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents. Following the conclusion of the investigation, JOH discovered on July 19, 2022 that the perpetrator may have removed certain files and folders from the network, that contain your information. The impacted files contained some of your personal information, specifically your name and

We have no evidence that any of your information has been misused. Nevertheless, out of an abundance of caution, we want to make you aware of the incident. To protect you from potential misuse of your information, we are providing you with access to identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 24 months of credit monitoring and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

Please accept our apologies that this incident occurred. We remain fully committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please contact

Sincerely,

Johnson O'Hare Company, Inc.

#### - OTHER IMPORTANT INFORMATION -

### 1. Enrolling in Complimentary 24-Month Credit Monitoring.

Enter your Activation Code:
Enrollment Deadline: October 14, 2022

Website and Enrollment. Go to nd follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

**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.

#### 2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary 24-month credit monitoring services, we recommend that you place an initial one (1) year "fraud alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any <u>one</u> of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

**Equifax** Experian TransUnion LLC P.O. Box 105788 P.O. Box 9554 P.O. Box 6790 Atlanta, GA 30348 Allen, TX 75013 Fullerton, CA 92834-6790 https://www.equifax.com/personal/ https://www.experian.com/fr https://www.transunion.com/fraud credit-report-services/credit-fraudaud/center.html -alerts (888) 397-3742 (800) 680-7289 alerts/ (800) 525-6285

# 3. <u>Placing a Security Freeze on Your Credit File.</u>

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "security freeze" be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax Security Freeze Experian Security Freeze TransUnion Security Freeze P.O. Box 105788 P.O. Box 9554 P.O. Box 2000 Atlanta, GA 30348 Allen, TX 75013 Chester, PA 19016 https://www.equifax.com/personal http://experian.com/freeze https://www.transunion.com/credit-freeze /credit-report-services/credit-(888) 397-3742 (888) 909-8872 freeze/ (800) 349-9960

In order to place the security freeze, 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 reporting company will send you a confirmation letter containing 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.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

## 4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from <u>each</u> of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

#### 5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

**Massachusetts Residents**: Under Massachusetts law, you have the right to obtain a police report 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.