28049

August 11, 2022



Return Mail Processing PO Box 589 Claysburg, PA 16625-0589

i1966-L01-0000001 T00001 P001 \*\*\*\*\*\*\*SCH 5-DIGIT 12345 SAMPLE A SAMPLE - L01 INDIVIDUAL APT ABC 123 ANY STREET ANYTOWN, ST 12345-6789

# NOTICE OF [Extra2]

Dear Sample A. Sample:

Infinity Title Solutions ("Infinity") is writing to notify you of a recent incident that may involve some of your information. Although at this time there is no indication that your information has been fraudulently misused in relation to this event, we are providing you with information about the event, our response to it, and steps you may take to protect your information, should you feel it appropriate to do so.

**What Happened?** On June 2, 2022, we became aware of suspicious activity relating to one (1) employee's email account. Infinity immediately took steps to secure the email account and launched an investigation with the assistance of third-party forensic specialists to determine the nature and scope of the activity. Infinity determined that an unauthorized actor gained access to the employee's email account for various periods of time between April 13, 2022, and June 8, 2022.

Although the investigation was unable to confirm whether the unknown actor viewed any emails or attachments while in the account, we could not rule out the possibility that some information contained within the account may have been impacted. Therefore, out of an abundance of caution, we undertook a comprehensive review of all of the emails and attachments that could have been impacted to identify whether sensitive information was contained therein and to whom the information relates. This review was recently completed, and we determined that your information was present in the impacted email account. Although there is no evidence that an unauthorized actor has misused your information, we are providing you this notice out of an abundance of caution.

**What Information Was Involved?** Our investigation determined that at the time of the incident, your name and [Extra1] were stored within the impacted email account. To date, Infinity has not received any reports of fraudulent misuse of your information.

What We Are Doing. As soon as we detected suspicious activity, we worked diligently to investigate the incident and further secure our systems. The confidentiality, privacy, and security of your information are among our highest priorities, and Infinity is committed to protecting your information. As part of this commitment, we are reviewing and strengthening our existing policies, procedures, and systems related to cyber security. We reported this event to the Federal Bureau of Investigation, and notified certain state regulators, as necessary.

Although we have no evidence of any fraudulent misuse of your information as a result of this incident, as an additional precaution, we arranged to have Experian provide identity monitoring services to you for 2 years at no cost to you. Please review the enclosed *Steps You Can Take to Protect Personal Information* for instructions on how to enroll in these services.



What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements, enrolling in the complimentary identity monitoring services we are offering through Experian and monitoring your free credit reports for suspicious activity and to detect errors.

**For More Information.** We understand you may have questions about the incident that are not addressed in this letter. If you have additional questions, please call (833) 468-0641 from Monday through Friday 8 am-10 pm CST, Saturday and Sunday 10 am -7 pm CST (excluding major U.S. holidays).

We apologize for any inconvenience or concern this incident may cause.

Sincerely,

David Freeping

David Freeburg Chief Legal Counsel Infinity Title Solutions

## STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

#### **Enroll in Credit and Identity Monitoring Services**

As an added precaution, we are offering a complimentary 2-year membership of Experian's<sup>®</sup> IdentityWorks<sup>SM</sup>. This product provides you with superior identity protection and resolution of identity theft. To activate your membership and start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by: November 30<sup>th</sup>, 2022 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <u>https://www.experianidworks.com/credit</u>
- Provide your activation code: ABCDEFGHI

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **(833)** 468-0641 by November 30<sup>th</sup>, 2022. Be prepared to provide engagement number B058728 as proof of eligibility for the identity restoration services by Experian.

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- Credit Monitoring: Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE**<sup>TM</sup>: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- Up to \$1 Million Identity Theft Insurance<sup>\*\*</sup>: Provides coverage for certain costs and unauthorized electronic fund transfers.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (877) 770-3331. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 2 years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.



## **Monitor Your Accounts**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit <u>www.annualcreditreport.com</u> or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, 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, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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 the consumer's 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 to take control over who gets access to the personal and financial information in your credit report 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 security freeze, you will need to provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to five 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, etc.); 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 credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/		https://www.transunion.com/credit-
credit-report-services/	https://www.experian.com/help/	help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box	Experian Fraud Alert, P.O. Box	TransUnion Fraud Alert, P.O. Box
105069 Atlanta, GA 30348-5069	9554, Allen, TX 75013	2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box	Experian Credit Freeze, P.O. Box	TransUnion Credit Freeze, P.O. Box
105788 Atlanta, GA 30348-5788	9554, Allen, TX 75013	160, Woodlyn, PA 19094

#### Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; <u>www.identitytheft.gov</u>; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. 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 and your state Attorney General. This notice has not been delayed by law enforcement.

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and <u>www.oag.state.md.us</u>. Infinity is located at 4511 Rockside Rd., Suite 220, Independence, OH 44131.

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 <u>www.ncdoj.gov</u>.

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

