

To Enroll, Please Call: 1-833-764-2095 Or Visit:

https://app.idx.us/account-creation/protect
Enrollment Code: << ENROLLMENT>>>

<<First>> <<Mid>> <<Last>> <<ADDRESS1>> <<ADDRESS2>> <<CITY>>, <<STATE>> <<ZIP>>>

August 24, 2022

Re: Notice of Data Security Incident

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

Community Bridges is writing to inform you about an information security incident that may have involved your personal information. We are writing to inform you of the incident and to advise you of certain steps that you can take to help protect your personal information.

Under Massachusetts law, you have the right to obtain any police report filed 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a consumer 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.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies:

Equifax Security Freeze: P.O. Box 105788, Atlanta, GA 30348, 1-800-685-1111, www.equifax.com

Experian Security Freeze: P.O. Box 9701, Allen, TX 75013, 1-888-397-3742,

www.experian.com/freeze/center.html

TransUnion Security Freeze: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, freeze.transunion.com

In order to request a security freeze, you will need to provide the following information:

- 1. Full name and any suffixes:
- 2. Social Security Number;
- 3. Date of birth;
- 4. If you have moved in the past five years, provide the addresses where you have lived over the prior 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, military identification, etc.);
- 7. 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 consumer reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a request to the consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN 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 or the specific period of time you want the credit report available. The consumer reporting agencies have three (3) business days 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 send a request to each of the three consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze. No fee is required to any of the consumer reporting agencies to place, lift or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or 1-877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

What You Can Do: Please review the enclosed information describing additional steps you can take to help safeguard your information, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file. We also encourage you to activate the complimentary identity monitoring services we are making available through IDX, a data breach and recovery services expert. IDX identity protection services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

To receive credit monitoring services, you must be over the age of 18, have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Please note, you must enroll by November 24, 2022. If you have questions or need assistance, please call IDX at 1-833-764-2095.

For More Information: If you have questions or need assistance, please call 1-833-764-2095 Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time. Please have your enrollment code ready.

Protecting your information is important to us. Please know that we take this incident very seriously, and we regret any concern that this may cause you.

Sincerely,

Ann P. Potoczak President and CEO

ann P. Btowah

Community Bridges



To Enroll, Please Call: 1-833-764-2095 Or Visit:

https://app.idx.us/account-creation/protect
Enrollment Code: <<ENROLLMENT>>>

<<First>> <<Mid>> <<Last>>
<<ADDRESS1>>
<<ADDRESS2>>
<<CITY>>, <<STATE>> <<ZIP>>>

August 24, 2022

Re: Notice of Data << Security Incident/Breach>>

Dear <<FIRST NAME>> <<LAST NAME>>.

Community Bridges is writing to inform you of a recent data security incident that may have involved your personal information. At Community Bridges, we take the privacy and security of all of the information within our possession very seriously. We want to notify you of the incident, provide you with steps you can take to help protect your personal information, and offer you complimentary credit monitoring and identity protection services.

What Happened? On March 1, 2022, Community Bridges discovered it was the victim of a sophisticated cybersecurity attack affecting the digital network. Upon discovering this activity, we took steps to secure our digital environment. We also engaged a leading cybersecurity firm to assist with an investigation to determine whether personal information may have been accessed or acquired without authorization in conjunction with the attack. The investigation revealed that an unknown actor gained access to and obtained certain data from the Community Bridges network. On July 29, 2022, we determined that some of your personal information may have been involved in this incident.

What Information Was Involved? The information potentially involved includes your name and your << Variable Text 1>>.

What Are We Doing? As soon as we discovered this incident, we took the steps referenced above and implemented additional security features to reduce the risk of a similar incident occurring in the future. We also notified the Federal Bureau of Investigation and will provide whatever cooperation is necessary to hold the perpetrators accountable, if possible. We are further notifying you of this event and advising you about steps you can take to help protect your information. In addition, out of an abundance of caution, we are offering you the opportunity to enroll in complimentary credit monitoring and identity protection services for <<12/24 months>> through IDX, a national leader in identity theft protection.

IDX's services include credit monitoring and identity protection services, including CyberScan dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help resolve issues if your identity is compromised. As noted below, minors are ineligible for credit monitoring but are eligible for identity protection services.

What You Can Do. Please review this letter carefully, along with the guidance included with this letter about additional steps you can take to protect your information. You can also enroll in the IDX identity protection services, which are offered to you at no cost.

To receive credit monitoring services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. You can

enroll in the complimentary IDX identity protection services by calling 1-833-764-2095 or going to https://app.idx.us/account-creation/protect and using the Enrollment Code provided above.

Please note, the deadline to enroll is November 24, 2022. Please do not discard this letter, as you will need the Enrollment Code provided above to access services.

For More Information. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information. We encourage you to contact IDX with any questions and to enroll in the complimentary identity protection services by calling 1-833-764-2095 Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time.

On behalf of Community Bridges, thank you for your understanding about this incident. Please accept our sincere apologies and know that we deeply regret any concern or inconvenience this matter may cause you.

Sincerely,

Ann P. Potoczak President and CEO

Community Bridges

ann P. Błoczah

Additional Steps You Can Take to Further Protect Your Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and monitoring free credit reports closely for errors and by taking other steps appropriate to protect accounts, including promptly changing passwords. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained for remediation assistance or contact a remediation service provider. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC). 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 Ave, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.consumer.ftc.gov, www.ftc.gov/idtheft.

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting http://www.annualcreditreport.com/, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at https://www.annualcreditreport.com/cra/requestformfinal.pdf. You also can contact one of the following three national credit reporting agencies:

Equifax, P.O. Box 740241, Atlanta, GA 30374, 1-800-525-6285, www.equifax.com. Experian, P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com. TransUnion, P.O. Box 1000, Chester, PA 19016, 1-800-916-8800, www.transunion.com.

Fraud Alerts: There are two kinds of general fraud alerts you can place on your credit report—an initial alert and an extended alert. You may want to consider placing either or both fraud alerts on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and provide the appropriate documentary poof. An extended fraud alert is also free and will stay on your credit report for seven years. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at http://www.annualcreditreport.com. Military members may also place an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment

Credit or Security Freezes: Under U.S. law, you have the right to put a credit freeze, also known as a security freeze, on your credit file, for up to one year at no cost. The freeze will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. There is no fee to place or lift a security freeze. For information and instructions on how to place a security freeze, contact any of the credit reporting agencies or the Federal Trade Commission identified above. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement. After receiving your freeze request, each credit bureau will provide you with a unique PIN or password. Keep the PIN or password in a safe place as you will need it if you choose to lift the 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 via phone, a credit bureau must lift the credit freeze within an hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after receiving your request.

IRS Identity Protection PIN: You can obtain an identity protection PIN (IP PIN) from the IRS that prevents someone else from filing a tax return using your Social Security number. The IP PIN is known only to you and the IRS and helps the IRS verify your identity when you file your electronic or paper tax return. You can learn more and obtain your IP PIN here: https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin.

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include the right to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, and your rights pursuant to the FCRA, please visit http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state attorney general about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the attorney general in your state.

Community Bridges: Community Bridges, located at 162 Pembroke Road, Concord, NH 03301 can be reached at: (603) 225-4153.

Additional information:

District of Columbia: The Office of the Attorney General for the District of Columbia can be reached at 400 6th Street, NW, Washington, DC 20001; 202-727-3400; <u>oag@dc.gov</u>

California: The California Attorney General can be reached at: 1300 "I" Street, Sacramento, CA 95814-2919; 800-952-5225; http://oag.ca.gov/

Maryland: The Maryland Attorney General can be reached at: 200 St. Paul Place Baltimore, MD 21202; 888-743-0023; oag@state.md.us or IDTheft@oag.state.md.us

North Carolina: The North Carolina Attorney General's Office, Consumer Protection Division, can be reached at: 9001 Mail Service Center Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoi.gov

New Hampshire: The New Hampshire Attorney General, Consumer Protection Bureau, can be reached at: 33 Capitol Street, Concord, NH 03301; 603-271-3643, DOJ-CPB@doj.nh.gov

New York: The New York Attorney General can be reached at: Bureau of Internet and Technology Resources, 28 Liberty Street, New York, NY 10005; 212-416-8433; https://ag.ny.gov/

Rhode Island: The Rhode Island Attorney General can be reached at: 150 South Main Street Providence, RI 02903, http://www.riag.ri.gov

Texas: The Texas Attorney General can be reached at: 300 W. 15th Street, Austin, Texas 78701; 800-621-0508; texasattorneygeneral.gov/consumer-protection/

Vermont: The Vermont Attorney General's Office can be reached at: 109 State Street, Montpelier, VT 05609; 802-828-3171; ago.info@vermont.gov