

## **NOTICE OF DATA BREACH**

Dear Customer:

We value your business and respect the privacy of your information, which is why, as a precautionary measure, we are writing to let you know about a data security incident that may involve your personal information.

### **WHAT HAPPENED?**

In August 2022, we became aware of a customer transaction that was interfered with. Our investigation revealed that an unknown actor acquired the email credentials of one of our employees and used it to access the stored email of that employee.

### **WHAT INFORMATION WAS INVOLVED?**

The data accessed may have included personal information such as names, addresses, social security numbers, tax forms, account numbers, bank routing numbers, and other government-issued identification numbers.

### **WHAT WE ARE DOING**

Ballast values your privacy and deeply regrets that this incident occurred. We have retained outside consultants and legal counsel, and are examining our systems and processes. Our investigation so far has not revealed any other access to our systems or intrusion. We have implemented additional security measures designed to prevent a recurrence of such an attack and to protect the privacy of our valued clients.

### **WHAT YOU CAN DO**

Please also review the attachment to this letter (Steps You Can Take to Further Protect Your Information) for further information on steps you can take to protect your information.

### **FOR MORE INFORMATION**

For further information and assistance, please contact us as follows:

Greg Carstensen

1200 Office Plaza Drive

West Des Moines, IA 50266

515-985-7711 – Home Office

844-331-4662 – Toll Free

## **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 credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC).

To file a complaint with the FTC, go to [IdentityTheft.gov](http://IdentityTheft.gov) or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

### **Obtain and Monitor Your Credit Report**

We recommend that you 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 access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>. Or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

Equifax	Experian	TransUnion
(866) 349-5191	(888) 397-3742	(800) 888-4213
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>
P.O. Box 740241	P.O. Box 2002	2 Baldwin Place
Atlanta, GA 30374	Allen, TX 75013	P.O. Box 1000
		Chester, PA 19016

### **Consider Placing a Fraud Alert on Your Credit Report**

We suggest you consider a fraud alert 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. 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>.

### **Take Advantage of Additional Free Resources on Identity Theft and Credit Monitoring**

We recommend that you review the tips provided by the Federal Trade Commission's Consumer Information website, a valuable resource with some helpful tips on how to protect your information. Additional information is available at <https://consumer.ftc.gov/identity-theft-and-online-security>.

For more information, please visit [IdentityTheft.gov](http://IdentityTheft.gov) or call 1-877-ID-THEFT (877-438-4338).

New York residents may find more information on identity theft from the following websites:

New York Department of State Division of Consumer Protection:  
<https://dos.nysits.acsitereport.com/consumer-protection>

NYS Attorney General at: <http://www.ag.ny.gov/home.html>

Federal Trade Commission at: [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/)

Ballast is offering up to 18 months of free credit monitoring services. To enroll in credit monitoring services, go to <https://lifelock.norton.com/>. Ballast will reimburse you for the cost of LifeLock's "Standard" individual protection plan. To enroll you will need to include your email address, social security number, birth date, create a username and password, and answer a few security questions. To request reimbursement or more information relating to this service, contact Steve Harms, CPA at 515-985-7711.

### **Security Freeze**

In some US states, you have the right to put a security freeze on your credit file. A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name. It 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 apply for a new credit card, wireless phone, or any service that requires a credit check. You must separately place a security freeze on your credit file with each credit reporting agency. 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time. There is no charge to request a security freeze, temporarily lift a security freeze, or to remove a security freeze.

### **Federal Fair Credit Reporting Act Rights**

The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how consumer reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of consumer reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; you may seek damages from violators. Identity theft victims and active duty military personnel have additional rights.

For more information about these rights, you may go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

### **Additional Information**

You may have the right to obtain any police report filed in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report and obtain a copy of it.

You may consider starting a file with copies of your credit reports, any police report, any correspondence, and copies of disputed bills. It is also useful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.