



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



000235

To Enroll, Please Call:

1-833-940-2474

Or Visit:

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

Enrollment Code: [REDACTED]



Via First-Class Mail

September 27, 2022

Dear [REDACTED]:

We recently discovered that a data security incident may have resulted in the possible unintentional exposure of your personal information. We are writing to inform you of an incident that involved your personal information. Please be assured that Fesmire & Williams (“Fesmire”) takes the protection and proper use of your personal information very seriously, and we sincerely apologize for any inconvenience this may cause.

What We Are Doing:

We take the protection and proper use of personal information very seriously. As part of our ongoing commitment to information privacy and the security of information, we are notifying you of this incident. Although we are not aware of any misuse of your information as a result of this incident, we are offering you complimentary credit monitoring and identity theft protection through IDX.

IDX’s services include: 24 months of credit and CybersScan monitoring, fully managed identify theft recovery services, and a \$1,000,000 Identity Theft Insurance policy. With this protection, IDX will help you resolve issues in the unlikely event that your identity is compromised.

We encourage you to contact IDX with any questions and to enroll in free IDX services by calling 1-833-940-2474 or by going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided. IDX is available Monday through Friday from 6 a.m. to 6 p.m. Pacific Time, excluding holidays. Please note the deadline to enroll is December 27, 2022.

What You Can Do:

Further, as a best practice, we encourage you to remain vigilant against incidents of identity theft and fraud, to review your financial account statements, and to monitor your credit reports for suspicious activity. This letter also includes additional information and resources to assist you in protecting your personal information, should you feel it appropriate to do so.

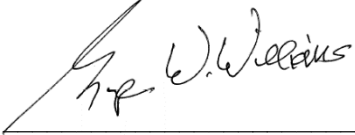
45-841 Oasis Street, Suite 2, Indio, CA 92201
P.O. Box 1931, Indio, CA 92202

For More Information:

If you have additional questions, please call 1-833-940-2474, toll-free, Monday through Friday from 6 a.m. to 6 p.m. Pacific Time, excluding holidays. Fesmire values the security of your personal data, and we apologize for any inconvenience this incident has caused.

Sincerely,

FESMIRE & WILLIAMS

By: 
George W. Williams

Additional Information

Credit Reports: You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

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|---|---|--|
| Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 1-800-349-9960 https://www.equifax.com/personal/credit-report-services/credit-freeze/ | Experian Security Freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/center.html | TransUnion Security Freeze P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 www.transunion.com/credit-freeze |
|---|---|--|

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with:

- Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf);
- TransUnion (<https://www.transunion.com/fraud-alerts>); or
- Experian (<https://www.experian.com/fraud/center.html>).

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. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

File Police Report: You have the right to file or obtain a police report if you experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report suspected incidents of identity theft to local law enforcement or to the Attorney General.

FTC and Attorneys General: You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338), 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. This notice has not been delayed by law enforcement.