

The PenFacs Group  
P.O. Box 3923  
Syracuse, NY 13220



THE PENFACS GROUP

337 Turnpike Road Suite #203  
Southborough, MA 01772



September 26, 2022


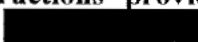
Re: Notice of a Data Security Incident

Dear 

The PenFacs Group works with valued partners and other professional advisers to provide insurance products and financial assistance to clients. At the PenFacs Group, we value transparency 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 involved some of your personal information. We want to notify you of the incident and let you know that your data might be affected.

*Under Massachusetts law, you have the right to obtain any police report filed regarding this incident. If you are the victim of identity theft, you also have the right to file a police report and get the report. Further, you have the right to obtain a security freeze free of charge. Further, you have the right to obtain a security freeze on your credit report free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. To request a security freeze be placed on your credit report, please be prepared to provide any or all of the following: your full name, social security number, address(es), date of birth, a copy of a government issued identification card, a copy of a utility bill, bank or insurance information, or anything else the credit reporting agency needs to place the security freeze. Further information regarding credit freezes, including the contact information for the credit reporting agencies, may be found in the "Other Important Information" included with this letter.*

Additionally, we are providing you with access to Single Bureau Credit Monitoring\* services at no charge. These services provide you with alerts for **twenty-four (24) months** from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event you become a victim of identity theft. These services will be provided by Cyberscout through Identity Force, a company specializing in fraud assistance and remediation services.

**To enroll in Credit Monitoring\* services at no charge, please log on to  and follow the instructions provided. When prompted please provide the following unique code to receive services: **

**In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.**

We sincerely regret this incident occurred and for any concern it may cause. We understand that you may have questions about it beyond what is covered in this letter. If you have any additional questions, please call the dedicated toll-free helpline set up specifically for this purpose at [REDACTED] Monday through Friday, 8:00 a.m. to 8:00 p.m. (EST, excluding major U.S. holidays).

Sincerely,

Erik DeGregorio  
President

\* Services marked with an "\*" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

## OTHER IMPORTANT INFORMATION

**Obtain and Monitor Your Credit Report.** We recommend that you obtain a free copy of your credit report from each of the three nationwide 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/index.action>. Alternatively, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. The three nationwide credit reporting agencies' contact information are provided below to request a copy of your credit report or general identified above inquiries.

<b>Equifax</b> P.O. Box 105069 Atlanta, GA 30348-5069 <a href="https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/">https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/</a> (800) 525-6285	<b>Experian</b> P.O. Box 9554 Allen, TX 75013 <a href="https://www.experian.com/fraud/center.html">https://www.experian.com/fraud/center.html</a> (888) 397-3742	<b>TransUnion</b> P.O. Box 2000 Chester, PA 19016 <a href="https://www.transunion.com/fraud-alerts">https://www.transunion.com/fraud-alerts</a> (800) 680-7289
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**Security Freeze (also known as a Credit Freeze).** Following is general information about how to request a security freeze from the three credit reporting agencies. While we believe this information is accurate, you should contact each agency for the most accurate and up-to-date information. A security freeze prohibits a credit 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. In addition, in some states, the agency cannot charge you to place, lift or remove a security freeze. There might be additional information required, and as such, to find out more information, please contact the three nationwide credit reporting agencies (contact information provided below).

<b>Equifax Security Freeze</b> P.O. Box 105788 Atlanta, GA 30348-5788 <a href="https://www.equifax.com/personal/credit-report-services/credit-freeze/">https://www.equifax.com/personal/credit-report-services/credit-freeze/</a> (888)-298-0045	<b>Experian Security Freeze</b> P.O. Box 9554 Allen, TX 75013 <a href="http://experian.com/freeze">http://experian.com/freeze</a> (888) 397-3742	<b>TransUnion Security Freeze</b> P.O. Box 160 Woodlyn, PA 19094 <a href="https://www.transunion.com/credit-freeze">https://www.transunion.com/credit-freeze</a> (888) 909-8872
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**Consider Placing a Fraud Alert on Your Credit Report.** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least twelve months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you before establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three nationwide credit reporting agencies identified above. Additional information is available at <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

**Remain Vigilant, Review Your Account Statements and Notify Law Enforcement of Suspicious Activity.**

As a precautionary measure, we recommend that you remain vigilant by closely reviewing your account statements and credit reports. If you detect any suspicious activity on an account, we strongly advise that you promptly notify the financial institution or company that maintains the account. Further, you 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 or to contact the FTC, you can (1) send a letter to the *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580; (2) go to [IdentityTheft.gov/databreach](http://IdentityTheft.gov/databreach); or (3) call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, a database made available to law enforcement agencies.

**Take Advantage of Additional Free Resources on Identity Theft.** 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/online-privacy-and-security>. For more information, please visit [IdentityTheft.gov](https://IdentityTheft.gov) or call 1-877-ID-THEFT (877-438-4338). In addition, a copy of Identity Theft – A Recovery Plan, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at <https://www.consumer.ftc.gov/>.

**Massachusetts Residents:** Under Massachusetts law, you have the right to obtain any police report filed regarding this incident. If you or the above-named individual are the victim of identity theft, you also have the right to file a police report and get the report. Further, you have the right to obtain a security freeze free of charge. Further, you have the right to obtain a security freeze on your credit report free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. To request a security freeze be placed on your credit report, please be prepared to provide any or all of the following: your full name, social security number, address(es), date of birth, a copy of a government issued identification card, a copy of a utility bill, bank or insurance information, or anything else the credit reporting agency needs to place the security freeze. Further information regarding credit freezes, including the contact information for the credit reporting agencies, may be found in the information stated-above.