



ETHOS GROUP, INC.
 Return Mail Processing
 PO Box 589
 Claysburg, PA 16625-0589

November 2, 2022

i5328-L02-0000002 T00001 P001 *****SCH 5-DIGIT 12345
 SAMPLE A SAMPLE - L02 ETHOS MA
 APT ABC
 123 ANY STREET
 ANYTOWN, ST 12345-6789


Dear Sample A. Sample:

Ethos Group, Inc. (“Ethos”) writes to inform you of a recent event that may affect the privacy of some of your information. Ethos provides services in connection with automobile dealerships. We are unaware of any identity theft or fraud in connection with this incident. We are providing you notice of the incident, information regarding our response, and resources available to help you better protect your information, should you feel it is appropriate to do so. Due to requirements imposed by Massachusetts law, we are unable to provide further detail about the nature of this incident in this letter, but you may obtain additional information by calling the assistance line below.

The security of consumer information is the top priority for Ethos. As part of our ongoing commitment to the privacy and security of information in our care, we are reviewing our existing policies and procedures.

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 www.annualcreditreport.com 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 credit freeze, you may need to provide the following information, depending on whether you make the request online, by phone, or by mail:

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.);
7. Social Security Card, pay stub, or W2; and
8. 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 or fraud alert, please contact the three major credit reporting bureaus listed below:

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

Under Massachusetts law, you have the right to obtain any police report filed in regard to this event. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. To file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim.

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 the Massachusetts Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 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. Instances of known or suspected identity theft should also be reported to law enforcement and the Massachusetts Attorney General.

We understand you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please call **(844) 700-0792** toll free Monday through Friday between 8:00 am and 10:00 pm and Saturday and Sunday from 10:00 am to 7:00 pm Central time, excluding U.S. holidays. Please be prepared to provide your engagement number **B079651**.

We apologize for any inconvenience this incident may cause you. We remain committed to the privacy and security of information in our possession.

Sincerely,

Ethos Group, Inc.