



To Enroll, Please Call:

(833) 896-6977

Or Visit:

<https://response.idx.us/veros>

Enrollment Code:

<<XXXXXXXXXX>>

<<First Name>> <<Last Name>>

<<Address1>> <<Address2>>

<<City>>, <<State>> <<Zip>>

December 8, 2022

Re: Notice of Data Security Incident

Dear <<First Name>> <<Last Name>>,

We are writing to inform you about a data security incident that may have involved your personal information. We take the privacy and security of the personal information in our care very seriously and that is why we are notifying you about the incident, offering you credit monitoring and identity monitoring services, and informing you about steps 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).

Additionally, Disability Help Group is providing you with information about steps that you can take to help protect your personal information and is offering you complimentary credit monitoring and identity protection services through IDX, a data breach and recovery services expert. IDX identity protection services include: twenty-four (24) months of credit monitoring, CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity recovery services. To enroll in the complimentary credit monitoring and identity protection services provided through IDX, please call (833) 896-6977, Monday through Friday from 6:00 a.m. to 6:00 p.m. Pacific Time or visit <https://response.idx.us/veros> and insert the Enrollment Code provided above. Please note the deadline to enroll in these complimentary services is March 1, 2023. When calling or enrolling online, you will need to reference the enrollment code at the top of this letter, so please do not discard this letter.

Disability Help Group encourages you to contact IDX with questions and to enroll in the free identity protection services by calling (833) 896-6977. IDX representatives are available Monday through Friday from 6:00 a.m. to 6:00 p.m. Pacific Time. IDX representatives are fully versed on the incident and can answer questions or respond to concerns you may have regarding the protection of your personal information.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

Veros Credit