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P.O. Box 989728 West Sacramento, CA 95798-9728 To Enroll, Please Call 1-833-896-6591 Or Visit: <u>https://app.idx.us/account-creation/protect</u> Enrollment Code: <<<u>ENROLLMENT>></u>

<<FIRST NAME>> <<LAST NAME>> <<ADDRESS1>> <<ADDRESS2>> <<CITY>>, <<STATE>> <<ZIP>> <<Country>>

December 27, 2022

Re: Notice of Data Security Incident

Dear <</Full Name>>,

Security Alliance LLC ("Security Alliance") is writing to inform you about an incident that may have involved your personal information. We take the privacy and security of your information very seriously. Therefore, we are writing to inform you about the incident and advise you of certain steps you can take to help protect your personal information, including activating the free credit and identity monitoring services we are offering you.

You have the right to place a security freeze on your credit report. 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 contact **each** of the three major consumer reporting agencies:

Equifax Security Freeze: P.O. Box 105788, Atlanta, GA 30348, 1-800-349-9960, <u>www.equifax.com</u> Experian Security Freeze: P.O. Box 9554, Allen, TX 75013, 1-888-397-3742, <u>www.experian.com/freeze/center.html</u> TransUnion Security Freeze: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, <u>freeze.transunion.com</u>

In order to request a security freeze, you will need to provide the following information:

- 1. Your full name and any suffixes;
- 2. Social Security number;
- 3. Date of birth;
- 4. If you have moved in the past five (5) 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.)

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 be paid 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/, 877-IDTHEFT (438-4338).

As referenced above, we are providing you identity theft protection services through IDX, a data security and recovery services expert. Your complimentary two-year enrollment in IDX identity protection includes: credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. Additional information about these services is included with this letter. Please note that the deadline to enroll is March 27, 2023, though we encourage you to enroll as soon as you are able.

Please read the recommendations included with this letter which you can follow to help protect your personal information. If you have questions or need assistance, please call 1-833-896-6591 Monday through Friday from 9 a.m. to 9 p.m. Eastern Time. Please have your enrollment code ready.

Protecting your information is important to us. Please know that we take this incident very seriously, and we regret any worry or inconvenience that this may cause you.

Sincerely,

Greg Murphy

Greg Murphy Controller Security Alliance LLC

Steps You Can Take to Protect Your Personal 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, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <u>http://www.annualcreditreport.com/</u>, calling toll-free 1-877-322-8228, 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 also can contact one of the following three national credit reporting agencies:

Equifax	Experian	TransUnion
P.O. Box 105788	P.O. Box 9532	P.O. Box 1000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
1-888-378-4329	1-800-831-5614	1-800-916-8800
www.equifax.com	www.experian.com	www.transunion.com

Fraud Alert: 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 one year. 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.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze 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 obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order 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.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW Washington, DC 20580 <u>consumer.ftc.gov</u> 1-877-438-4338

North Carolina Attorney General 9001 Mail Service Center Raleigh, NC 27699 <u>ncdoj.gov</u> 1-877-566-7226

Maryland Attorney General St. Paul Plaza 200 St. Paul Place Baltimore, MD 21202 <u>marylandattorneygeneral.gov</u> 1-888-743-0023

Rhode Island Attorney General 150 South Main Street Providence, RI 02903 <u>http://www.riag.ri.gov</u> <u>riag.ri.gov</u> 1-401-274-4400

New York Attorney General

Bureau of Internet and Technology Resources 28 Liberty Street New York, NY 10005 ag.ny.gov 1-212-416-8433 / 1-800-771-7755

Washington D.C. Attorney General 400 S 6th Street, NW Washington, DC 20001 oag.dc.gov 1-202-727-3400 You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <u>https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf</u>.