



Return to IDX:
P.O. Box 989728
West Sacramento, CA 95798-9728

To Enroll, Please Visit:
<https://response.idx.us/omegamorgan>
Or Call:
1-833-758-5100
Enrollment Code: <<Enrollment Code>>

Via First-Class Mail

<<First Name>> <<Middle Initial>> <<Last Name>> <<Suffix>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

January 3, 2023

Notice of Data Breach

Dear <<First Name>><<Last Name>>:

As you may already know, Omega Morgan recently experienced a data security incident that may have affected your personal information. This letter is intended to provide you with information about the incident and actions available to you to protect your personal information.

At Omega Morgan, we take the protection and proper use of your information seriously and sincerely apologize for any inconvenience this incident may cause. Please read this letter carefully as it contains information as to the steps you can take to protect your information.

What Information Was Involved

The elements of your personal information that may have been compromised may have included, and potentially were not limited to, your: name, address, <<Data Elements>>. Please note that there is no evidence at this time that any of your personal information has been misused as a result of the incident. Nevertheless, we encourage you to be diligent in protecting your personal information.

What We Are Doing

We have taken actions to secure the affected systems and are working with outside cybersecurity firms and coordinating with law enforcement. Together, we continue to investigate and closely monitor the situation. Further, we are taking steps to strengthen our current security posture to prevent a similar event from occurring again in the future.

We have arranged for you to enroll in a complementary, credit monitoring and identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: twenty-four (24) months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

What You Can Do

To enroll in the complimentary credit monitoring identity and theft protection services that we are offering you, please go to <https://app.idx.us/account-creation/protect> and using Enrollment Code <<Enrollment Code>>, follow the steps to receive the services online within minutes. If you do not have access to the Internet and wish to enroll, please call IDX's toll-free hotline at 1-833-758-5100.

You can sign up for the online or offline credit monitoring service anytime between now and April 3, 2023. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain twenty-four (24) months of credit monitoring service which will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more. The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

At this time, we are not aware of anyone experiencing fraud as a result of this incident. However, we encourage you to remain vigilant, monitor your accounts and credit reports, and immediately report any suspicious activity or suspected misuse of your personal information. Additionally, we recommend that you review the following page, which contains important additional information about steps you can take to safeguard your personal information, such as the implementation of fraud alerts and security freezes.

For More Information

Please know that at Omega Morgan, the protection of your personal information is a top priority, and we sincerely apologize for any concern or inconvenience that this matter may cause you. If you have any questions, please do not hesitate to call 1-833-758-5100, Monday – Friday, 6:00 am to 6:00 pm Pacific Time.

Sincerely,

Omega Morgan

Additional Important 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, free of charge. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

To place a security freeze on your credit report, you must make a direct request by telephone, secure electronic means (website), or written request to each of the three major consumer reporting agencies: Equifax; Experian; and TransUnion at the addresses and/or numbers below:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
equifax.com/personal/credit-report-services/
(800) 349-9960

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
experian.com/freeze/center.html
(888) 397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
transunion.com/credit-freeze
(888) 909-8872

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

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
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 (5) 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 credit reporting agencies have one (1) business day after receiving a telephone or secure electronic request, or three (3) business days after receiving your written 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.