Paragon Medical

10300 SW Greenburg Rd., Suite 570 Portland, Oregon 97223 To Enroll, Please Call: 1-800-939-4170 Or Visit: <u>https://app.idx.us/account-creation/protect</u> Enrollment Code: <<XXXXXXXX>>>

<< First Name>> << Last Name>> <<Address1>>, <<Address2>> <<City>>, <<State>> <<Zip>>

February 9, 2023

Re: Notice of Data Security Incident

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

Paragon Medical writes to inform you of a recent data security incident that may have involved some of your information. Please read this letter because it describes: (i) what information was involved; (ii) what we did in response to the incident; and (iii) what you can do.

Once we learned of the incident, we took immediate steps to secure our systems and engaged an independent digital forensics and incident response firm.

We have no evidence that any of your information has been misused. Nonetheless, out of an abundance of caution, we are offering you complimentary identity protection services through IDX, a data breach and recovery services expert. The identity protection services being offered to you include <<12 / 24>> months of CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity recovery services. Please note that your deadline to enroll is May 9, 2023.

This letter also provides precautionary measures that you can take to protect your information, including placing a fraud alert or security freeze on your credit files, or obtaining a free credit report. And you should always remain vigilant in reviewing your child's account statements for fraudulent or irregular activity on a regular basis.

If you have questions or need assistance, please call IDX at 1-800-939-4170 from 8:00 A.M. to 8:00 P.M. Central Time, Monday through Friday (excluding holidays). IDX call center representatives are fully versed on this incident and can answer any questions that you may have.

Please accept my sincere apologies and know that Paragon Medical takes this matter very seriously and deeply regrets any worry or inconvenience that this may cause you.

Sincerely,

Paragon Medical

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Additional Steps You Can Take to Further Protect Your 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).

• *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Ave, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), <u>www.consumer.ftc.gov</u>, <u>www.ftc.gov/idtheft</u>.

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 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 print this form at <u>https://www.annualcreditreport.com/cra/requestformfinal.pdf</u>. You also can contact one of the following three national credit reporting agencies:

- Equifax, P.O. Box 740241, Atlanta, GA 30374, 1-800-525-6285, <u>www.equifax.com</u>.
- Experian, P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com.
- TransUnion, P.O. Box 1000, Chester, PA 19016, 1-800-916-8800, <u>www.transunion.com</u>.

Fraud Alerts: There are two kinds of general fraud alerts you can place on your credit report—an initial alert and an extended alert. You may want to consider placing either or both fraud alerts on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. 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. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and provide the appropriate documentary proof. An extended fraud alert is also free and will stay on your credit report for seven years. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <u>http://www.annualcreditreport.com</u>.

Military members may also place an Active-Duty Military Fraud Alert on their credit reports while deployed. An Active-Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment.

Credit or Security Freezes: Under U.S. law, you have the right to put a credit freeze, also known as a security freeze, on your credit file, for up to one year at no cost. The freeze 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.

How do I place a freeze on my credit reports? You must separately place a security freeze on your credit file with each credit reporting agency. There is no fee to place or lift a security freeze. For information and instructions on how to place a security freeze, contact each of the credit reporting agencies identified above. 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. After receiving your freeze request, each credit bureau will provide you with a unique PIN or password. Keep the PIN or password in a safe place as you will need it if you choose to lift the freeze.

How do I lift a freeze from my credit reports? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or via phone, a credit bureau must lift the credit freeze within an hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after receiving your request.

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include the right 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. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <u>http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf</u> or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

Additional Information for residents of the following states: You can obtain information for the offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take to prevent identity theft.

- Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report regarding 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.
- All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580; <u>www.consumer.gov/idtheft</u>; 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.
- Obtaining a Free Credit Report: You may obtain a free copy of your credit report once every 12 months by visiting <u>www.annualcreditreport.com</u>, calling toll-free 877-322-8228 or by completing an Annual Credit Request Form at: <u>www.ftc.gov/bcp/menus/consumer/credit/rights.shtm</u> and mailing to: Annual Credit Report Request Service, P.O. Box 1025281 Atlanta, GA 30348-5283.