



P.O. Box 989728
West Sacramento, CA 95798-9728

To Enroll, Please Call:

1-833-814-1691

Or Visit:

<https://app.idx.us/account-creation/protect>
Enrollment Code: <<ENROLLMENT>>

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

March 17, 2023

NOTICE OF DATA BREACH

Dear <<FIRST NAME>> <<LAST NAME>>:

Convergent Outsourcing, Inc. (“Convergent”) is sending this letter as part of our commitment to privacy. Convergent performs debt collection services and, during the course of performing those services, receives personal information. We are contacting you regarding a security incident at Convergent which may have involved some of your personal information.¹ We want you to understand the steps you can take to protect yourself, and how Convergent can help you.

While our investigation has not revealed any misuse of your personal information, nor any attempts at fraud or identity theft, out of an abundance of caution, we recommend you review the information provided in this letter for steps you may take to protect against any potential misuse of your personal information. To assist in protecting your personal information, we are providing you with twenty-four months of credit monitoring and identity protection services through IDX at no cost to you. A description of the services and instructions on how to enroll in credit monitoring can be found below. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services on your behalf.

We encourage you to, as always, remain vigilant and monitor your account statements, insurance transactions, and free credit reports for potential fraud and identity theft, and promptly report any concerns. We also suggest that you regularly review bills, notices, and statements. You should always be alert in monitoring account statements and transactions for fraud and identity theft, and promptly report any questionable or suspicious activity.

As referenced above, you can periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under the federal Fair Credit Reporting Act (“FCRA”), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax
(800) 685-1111
P.O. Box 740241

Experian
(888) 397-3742
P.O. Box 9701

TransUnion
(888) 909-8872
Fraud Victim Assistance Division

¹Note, the security incident also impacted the business operations of Convergent’s affiliate, Account Control Technology, Inc. (“ACT”). To the best of our knowledge, per our investigation, you are receiving this letter because your information was found in certain information held in connection with Convergent’s operations.

Atlanta, GA 30374-0241
[www.Equifax.com/personal/
credit-report-services](http://www.Equifax.com/personal/credit-report-services)

Allen, TX 75013
www.Experian.com/help

P.O. Box 2000
Chester, PA 19022
www.TransUnion.com/credit-help

You also have other rights under the FCRA. For further information about your rights under the FCRA, please visit: http://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf.

In addition, you can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two credit reporting agencies, which then must also place fraud alerts in your file.

Under Massachusetts law, you have the right to obtain a police report 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.

You also have a right to place a security freeze on your credit report. 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, mortgages, employment, housing or other services.

There is no charge to place, lift, or remove a security freeze. To place a security freeze on your credit report, you must send a written request to each of the three credit reporting agencies listed above.

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) Your prior addresses if you have moved in the past several years;
- (5) Proof of current address (*e.g.*, a current utility bill or telephone bill);
- (6) A legible photocopy of a government issued identification card (*e.g.*, state driver's license or ID card or military identification),

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report if a request is made by mail, and one (1) day after making a request by phone or online. The credit reporting agencies 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 access to your credit report, you must send a request to the credit reporting agencies by mail, telephone, or online and include proper identification (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 the entity you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for the identified entity or for the specified period of time if requested by mail, and one (1) hour to lift the freeze after a request by phone or online.

To remove the security freeze, you must send a request to each of the three credit reporting agencies by mail, telephone, or online and include 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 reporting agencies have three (3) business

days after receiving your request to remove the security freeze if requested by mail, and one (1) hour to remove the freeze after a request by phone or online.

We also encourage you to contact IDX with any questions and to enroll in free identity protection services by calling 1-833-814-1691 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. The deadline to enroll is May 1, 2023.

For More Information.

If you have questions about this incident, please call 1-833-814-1691 toll-free Monday through Friday from 9 am - 9 pm Eastern Time, or go to <https://app.idx.us/account-creation/protect>. The toll-free number and website have been created to answer your questions about the incident and to help you enroll in identity theft and credit monitoring services.

We sincerely apologize for the worry and inconvenience this incident may cause. Convergent is committed to continued transparency and support for those potentially impacted by the incident.

Sincerely,

Convergent Outsourcing, Inc.