



Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

**IMPORTANT INFORMATION  
PLEASE REVIEW CAREFULLY**

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

[REDACTED]

Dear [REDACTED]

The privacy and security of the personal information we maintain is of the utmost importance to Summit Consolidated Group (“Summit”). We are writing with important information regarding a recent incident that may affect the security of certain financial information we have received from you. We want to provide you with information about the incident and let you know that we continue to take measures to protect your information.

What Happened?

Summit detected unusual activity on our network environment and immediately commenced an investigation. On February 28, 2023, the investigation determined Summit’s network environment was accessed between October 27, 2022 and November 7, 2022 and during that time certain files were copied without authorization. We undertook a comprehensive review of the potentially impacted files in order to determine what data was present and to whom it related.

What We Are Doing.

Although the investigation is ongoing, Summit determined on February 28, 2023 that some of your personal information may have been present in the potentially impacted files.

What Information Was Involved?

The information related to you in the potentially impacted files included your [REDACTED]

What You Can Do.

**Summit has no evidence that any of your information has been misused.** Nevertheless, out of an abundance of caution, we want to make you aware of the incident. This letter provides precautionary measures you can take to protect your personal information, including placing a fraud alert and security freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and explanation of benefits statements for fraudulent or irregular activity on a regular basis.

Please accept our apologies that this incident occurred. We remain fully committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of your information.

*For More Information.*

**If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at [REDACTED]** This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to help protect against potential misuse of your information. The response line is available [REDACTED]

Sincerely,

Summit Consolidated Group

– OTHER IMPORTANT INFORMATION –

**1. Placing a Fraud Alert on Your Credit File.**

You may place an initial one-year “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

***Equifax***

P.O. Box 105069  
Atlanta, GA 30348-5069  
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>  
(800) 525-6285

***Experian***

P.O. Box 9554  
Allen, TX 75013  
<https://www.experian.com/fraud/center.html>  
(888) 397-3742

***TransUnion***

Fraud Victim Assistance  
Department  
P.O. Box 2000  
Chester, PA 19016-2000  
<https://www.transunion.com/fraud-alerts>  
(800) 680-7289

**2. Consider Placing a Security Freeze on Your Credit File.**

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

***Equifax Security Freeze***

P.O. Box 105788  
Atlanta, GA 30348-5788  
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>  
(888)-298-0045

***Experian Security Freeze***

P.O. Box 9554  
Allen, TX 75013  
<http://experian.com/freeze>  
[e](http://experian.com/freeze)  
(888) 397-3742

***TransUnion Security Freeze***

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

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

**3. Obtaining a Free Credit Report.**

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

**4. Additional Helpful Resources.**

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

**Massachusetts Residents:** 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.

**North Carolina Residents:** You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, [www.ncdoj.gov/](http://www.ncdoj.gov/), Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.