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J2994-L03-000003 T0001 P001 \*\*\*\*\*\*\*SCH 5-DIGIT 12345 SAMPLE A SAMPLE - L03 MA APT ABC 123 ANY STREET ANYTOWN, ST 12345-6789

# NOTICE OF SECURITY INCIDENT

Dear Sample A. Sample:

The purpose of this letter is to notify you about a recent data incident that may involve some of your information. This notice provides you with information about the incident, our response, and additional steps you may take to protect your information, should you determine it is appropriate to do so.

Please know that we take this incident and the security of information in our care seriously. We conducted an investigation into this incident to determine what happened and what personal information may have been affected. Through this investigation, we determined that the information potentially involved in this incident includes your name, social security number, home address, date of birth, bank account information, and driver's license number.

We take this incident very seriously. Information privacy and security are among our highest priorities, and we have strict security measures in place to protect information in our care. Upon discovering this incident, we quickly took steps to investigate and respond, including reviewing and enhancing our system and network security protocols to reduce the likelihood of a similar future event. We reported this incident to federal law enforcement and are notifying potentially affected individuals and relevant regulators as required. Moreover, as an added precaution, we are offering access to 24 months of credit monitoring and identity theft protection services through Experian, at no cost to you. More information about these services is below.

# **Enroll in Offered Monitoring Services**

To help protect your identity, we are offering a complimentary 24-month membership of Experian's IdentityWorks. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: July 31, 2023 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <u>https://www.experianidworks.com/credit</u>
- Provide your activation code: ABCDEFGHI

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **(833) 420-2862** by July 31, 2023. Please be prepared to provide engagement number **B089377** as proof of eligibility for the identity restoration services by Experian.



### ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is not required for enrollment in Experian IdentityWorks.

You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- <u>Experian credit report at signup</u>: See what information is associated with your credit file. Daily credit reports are available for online members only.<sup>1</sup>
- <u>Credit Monitoring</u>: Actively monitors Experian file for indicators of fraud.
- <u>Identity Restoration</u>: Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- <u>Experian IdentityWorks ExtendCARE</u>: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- <u>Up to \$1 Million Identity Theft Insurance</u><sup>2</sup>: Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (833) 420-2862. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

# Additional Steps You May Take to Help Protect Personal Information

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit <u>www.annualcreditreport.com</u> or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or

<sup>&</sup>lt;sup>1</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>&</sup>lt;sup>2</sup> The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

lift a credit freeze on your credit report. To request a security freeze, you may need to provide the following information, depending on whether you make the request online, by phone, or by mail:

- 1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to 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, etc.);
- 7. Social Security Card, pay stub, or W2;
- 8. 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.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/		https://www.transunion.com/credit-
credit-report-services/	https://www.experian.com/help/	help
888-298-0045	1-888-397-3742	1 -800-916-8800
Equifax Fraud Alert, P.O. Box	Experian Fraud Alert, P.O. Box	TransUnion Fraud Alert, P.O. Box
105069 Atlanta, GA 30348-5069	9554, Allen, TX 75013	2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box	Experian Credit Freeze, P.O. Box	TransUnion Credit Freeze, P.O.
105788 Atlanta, GA 30348-5788	9554, Allen, TX 75013	Box 160, Woodlyn, PA 19094

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.

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; <u>www.identitytheft.gov</u>; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

# For More Information

Please note, Massachusetts law does not allow us to include certain information in this notification. However, if you have additional questions, please call our dedicated assistance line at (833) 420-2862 (toll free), Monday through Friday from 8 am - 10 pm Central, or Saturday and Sunday from 10 am - 7 pm Central (excluding major U.S. holidays)You may write to Encino at 5847 Felipe Street, Suite 400, Houston, TX 77057 with any additional questions you may have.

Sincerely,

Encino Energy, LLC

