

Grand River Capital
c/o Cyberscout
1 Keystone Ave., Unit 700
Cherry Hill, NJ 08003
DB07878



Sample Name
Sample Address
Sample City, State

September 1, 2023

Subject: Notice of Data Security Incident

Dear Name:

Grand River Capital, LLC (“Grand River”) is writing to inform you of a recent data security incident that may have involved your personal information. Grand River takes the privacy and security of all information within its possession very seriously. We are writing to notify you about the incident, provide you with information about steps you can take to help protect your personal information, and offer you the opportunity to enroll in complimentary identity protection services that Grand River is making available to you.

What Happened? On April 20, 2023, we discovered unusual activity in one employee’s email account. Upon discovering this activity, we immediately took steps to secure the account and launched an investigation, aided by independent cybersecurity experts, to determine what happened and whether sensitive information may have been affected. The investigation was unable to determine which, if any, emails and attachments were accessed by the unauthorized person. Therefore, we reviewed emails and attachments that may have been accessed. Following a comprehensive review of the affected emails, we confirmed on August 14, 2023, that your information was potentially involved which is the reason for this notification.

What Information Was Involved? Following our review of the emails and attachments in the account, on August 14, 2023, we determined that your name and Social Security Number, and Financial Account Number were included on an email or attachment in the affected account. We emphasize that we have no evidence of any actual or attempted misuse of this information.

What Are We Doing? As soon as we discovered this incident, we took measures to further secure the email account and enlisted outside cybersecurity experts to conduct a forensic investigation. We have also implemented additional security measures to help reduce the risk of a similar incident occurring in the future. In addition, we are notifying you of this event and providing resources you can utilize to help protect your information.

As a precaution, Grand River is providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for **12/24** months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud.

These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring services at no charge, please log on to <https://secure.identityforce.com/benefit/grc> and follow the instructions provided. When prompted please provide the following unique code to receive services: FT6PR4KJXT

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

What Can You Do? We encourage you to enroll in the complimentary services we are making available to you through Cyberscout. We also recommend that you review the guidance included with this letter about how to protect your information.

For More Information: If you have questions about this matter or need assistance enrolling in the complimentary services being offered to you, please call Cyberscout at 1-800-405-6108 and supply the fraud specialist with your unique code listed above. Cyberscout has dedicated agents who are well versed in this matter and who can provide you with more information. Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays.

We take your trust in us and this matter very seriously. Please accept our sincere apologies for any worry or inconvenience that this may cause you.

Sincerely,

Jonathan D. Herbruck

Jonathan D Herbruck, CFP
Grand River, LLC
8500 Station St Suite 300 G
Mentor, OH 44060

STEPS YOU CAN TAKE TO HELP 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 over the next 12 to 24 months. 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).

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 <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, 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 also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

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
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. 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. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This 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. You must separately place a security freeze on your credit file with each credit reporting agency. 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.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
oag.state.md.us
1-888-743-0023

New York Attorney General

Bureau of Internet and Technology
Resources
28 Liberty Street
New York, NY 10005
1-212-416-8433

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
1-401-274-4400

**Washington D.C. Attorney
General**

441 4th Street, NW
Washington, DC 20001
oag.dc.gov
1-202-727-3400

If You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include 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; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.