HCI College c/o Cyberscout PO Box 1286 Dearborn, MI 48120-9998

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October 25, 2023

IMPORTANT INFORMATION PLEASE REVIEW CAREFULLY

Dear

The privacy and security of the personal information entrusted to us is of the utmost importance to HCI College. We are writing to provide you with information regarding a recent incident which involves the security of some of your personal information that was supplied to us. As such, we wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information.

What Happened?

On May 17, 2023, HCI College detected unauthorized access to our network as a result of a cybersecurity incident that resulted in the potential exposure of the data we maintain.

What We Are Doing.

Upon learning of this issue, we contained the threat by disabling all unauthorized access to our network and immediately commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents. Our forensic investigatory team did not observe the unauthorized party access or remove any sensitive data from our environment. However, their ability to determine if any data was accessed or taken was limited based on the evidence available. Regardless, out of an abundance of caution, we conducted a thorough internal review of all the data which potentially could have been viewable or acquired by the unauthorized actor on or about May 17, 2023. We determined on September 28, 2023 that some of your personal information may have been impacted as a result of this incident.

What Information Was Involved?

The information that may have been accessed contained some of your personal information, including

What You Can Do.

We have no evidence that any of your information has been used to commit financial fraud. Nevertheless, out of an abundance of caution, we want to make you aware of the incident and provide complimentary credit monitoring services as a precaution. In response to the incident, we are 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 24 (twenty-four) 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.

Although there is no evidence that your information has been misused, we encourage you to take full advantage of this service offering. This letter also provides other precautionary measures you can take to protect your personal

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information, including placing a Fraud Alert and/or Security Freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis

How do I enroll for the free services?

То enroll Credit Monitoring in services charge, please at no log on to and follow the instructions provided. When prompted please provide the following unique code to receive services: 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 and may not be available to minors under the age of 18 years of age. 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.

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 the set of this response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available for 90 days from the date of this letter, between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays. Please supply the representative with the unique code listed above.

Please accept our apologies that this incident occurred. We are 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 and internal controls to enhance the security and privacy of your personal information.

Sincerely,

HCI College 1764 N Congress Ave., Suite 200 West Palm Beach, FL 33409

- OTHER IMPORTANT INFORMATION -

1. <u>Placing a Fraud Alert</u>.

We recommend that you place a 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 <u>one</u> 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	Experian	TransUnion
P.O. Box 105069	P.O. Box 9554	Fraud Victim Assistance Department
Atlanta, GA 30348-5069	Allen, TX 75013	P.O. Box 2000
www.equifax.com/personal/credit-	www.experian.com/fraud/	Chester, PA 19016
<u>report-services/credit-fraud-alerts/</u>	<u>center.html</u>	www.transunion.com/fraud-alerts
(888) 378-4329	(888) 397-3742	(800) 680-7289

2. <u>Consider Placing a Security Freeze on Your Credit File.</u>

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 cost. 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 sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348-5788 www.equifax.com/personal/creditreport-services/credit-freeze/ (888) 298-0045 Experian Security Freeze P.O. Box 9554 Allen, TX 75013 www.experian.com/freeze/ center.html (888) 397-3742 TransUnion Security Freeze P.O. Box 160 Woodlyn, PA 19094 www.transunion.com/credit-freeze (888) 916-8800

In order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number and other personal information such as copy of a government issued identification. 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 you do place a security freeze prior to enrolling in a credit monitoring service, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

3. <u>Obtaining a Free Credit Report.</u>

Under federal law, you are entitled to one free credit report every 12 months from <u>each</u> 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. <u>Additional Helpful Resources.</u>

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, 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

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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.

5. <u>Additional Helpful Resources</u>.

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, 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.

Washington D.C. Residents: You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, <u>oag.dc.gov/consumer-protection</u>, Telephone: 202-442-9828.