



30888



***IMPORTANT INFORMATION
PLEASE REVIEW CAREFULLY***

October 24, 2023

Dear [REDACTED]

At Northeast District Council of the OPCMIA Fund (“NEDC”), we take the protection of your personal information very seriously. We are writing with important information regarding a network security incident NEDC has experienced. The privacy and security of the personal information we maintain is of the utmost importance to us. As such, we wanted to provide you with information about the incident and let you know that we continue to take significant measures to protect your information.

What Happened?

NEDC’s email environment was affected by a cybersecurity incident.

What We Are Doing.

Upon learning of the incident, we commenced a prompt and thorough investigation. We immediately took steps to remediate the issue and to investigate any potential unauthorized access to the email environment. As part of our investigation, we have worked very closely with third party cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and manual document review, on September 12, 2023, we discovered that the impacted email accounts contained your personal information. Due to the limited evidence available, we were not able to definitively determine whether your personal information was accessed and/or acquired by the unauthorized individual as a result of the incident. However, we wanted to notify you of the incident out of an abundance of caution and provide you with information on how to best protect your identity.

What Information Was Involved?

The impacted email accounts contained your first and last name, and Social Security number and driver's license number.

What You Can Do.

We have no evidence your information has been specifically misused, however to protect you from potential misuse of your information, we are offering you complementary credit monitoring services with Cyberscout, a TransUnion company. 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 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. For more information on identity theft prevention and the credit monitoring services, including instructions on how to activate your membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a Fraud Alert and/or Security Freeze on any credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and monitoring your free credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

Please accept our apology that this incident occurred. We are committed to maintaining the privacy of your information and have taken many precautions to help safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of the personal information in our possession, and have taken steps to further protect unauthorized access to individual records.

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 misuse of your information. The response line is available Monday through Friday, 8:00 am to 8:00 pm Eastern Time, excluding holidays.

Sincerely,

Northeast District Council of the OPCMIA Fund

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary Credit Monitoring

To enroll in Credit Monitoring services at no charge, please log on to [REDACTED] and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]

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.

2. Placing a Fraud Alert

Whether or not you choose to use the complimentary 12-month credit monitoring services, we recommend that you place an initial 90-day “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

3. 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 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
<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
(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 you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, 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.

4. 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.

5. 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, 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.

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.

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.