

North Hill Communities Inc.  
c/o Cyberscout  
1 Keystone Ave, Unit 700  
Cherry Hill, NJ 08003  
DB-08461 1-1

To the Estate of



February 14, 2024

Dear Estate of ,

On behalf of North Hill Communities, Inc., North Hill Home Health Care, Inc., North Hill Needham, Inc., Connected for Life, Inc., and the North Hill Employee Dental Plan (collectively, "North Hill"), we are sending this letter to you as part of our commitment to the privacy of our community. We take the security of our current and former residents, employees and dental plan participants very seriously.

### **What Happened**

On December 26, 2023, North Hill detected a cybersecurity incident affecting certain systems in our network environment. North Hill immediately secured the network and engaged third party information technology and forensic specialists to assist with restoring systems and investigating the extent of the unauthorized activity. The forensic investigation revealed that an unauthorized party gained access to North Hill's network on December 19, 2023. After a comprehensive forensic investigation and extensive document review, North Hill was able to determine that certain data, including personal information, from the affected systems may have been accessed or acquired by the unauthorized party.

### **What Information Was Involved**

Our forensic investigation is unable to conclude what specific information may have been accessed or acquired by the unauthorized party, so we are notifying you in the spirit of transparency. The information potentially involved may include your relative's name and one or more of either your date of birth (or date of death, as applicable), address, Social Security number, phone number, admission date, health insurance identification number, medical record number, treatment dates, financial account or bank account number, driver's license number, claims information, and/or medical information.

### **What We Are Doing**

North Hill has taken a number of steps to ensure that our systems are secure. North Hill notified law enforcement of this incident and worked with security experts to enact additional security measures designed to stop a similar occurrence in the future. North Hill also is implementing additional security detection and response software.

### **What You Can Do**

North Hill encourages you to take immediate steps to safeguard your relative's personal information. Check any mail, email, phone calls, bank accounts and health insurance statements for any suspicious activity.

Please note that you can obtain information on fraud alerts from the following sources:

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

- TransUnion: (800) 680-7289; <https://www.transunion.com/fraud-alerts>; Fraud Victim Assistance Department, P.O. Box 2000, Chester, PA 19016-2000
- Equifax: (800) 525-6285; <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>. Fraud Victim Assistance Department, Consumer Fraud Division, P.O. Box 105788, Atlanta, GA 30348-5788

If you think that your relative's personal information is being improperly used, you can also contact local law enforcement to file a police report. Finally, you can contact the Federal Trade Commission ("FTC") at 1-877-ID THEFT (877-438-4338), via mail at 600 Pennsylvania Avenue, NW, Washington, DC 20580, or review the information on identity theft promulgated by the FTC at [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/).

### **For More Information**

If you have any questions or concerns, please do not hesitate to contact our dedicated call center at 1-833-919-4779. The call center is available Monday – Friday 8:00 am – 8:00 pm Eastern time, excluding holidays. North Hill understands the importance of safeguarding personal information and takes that responsibility very seriously. We will do all we can to assist any individuals whose personal information may have been compromised and help them work through the process.

Thank you,

Joseph A. Frias  
President and Chief Executive Officer  
North Hill Communities, Inc.

## Additional Information

### 1. Notification of Death

The following steps are recommended for all deaths, regardless of age. It is best to notify all entities by telephone but such notifications **must** be followed-up in writing. Mail all correspondence certified, return receipt requested. Keep photocopies of all correspondence, including letters that you send.

- 1) Obtain at least twelve (12) copies of the official death certificate when it becomes available. In some cases you will be able to use a photocopy, but some businesses will request an original death certificate. Since many death records are public, a business may require more than just a death certificate as proof.
- 2) Immediately contact the credit reporting agencies (CRAs) in writing and request a “deceased” alert be placed on their credit report. You should also request a copy of the credit report.
- 3) Contact all credit issuers, collection agencies, the CRAs and any other financial institutions that need to know of the death using the required procedures for each one. Include the following information on all letters:
  - Name and SSN of deceased
  - Last known address
  - Last five (5) years of addresses
  - Date of birth
  - Date of death
  - To speed up processing, include all requested documentation specific to that agency in the first letter.
  - Send all mail certified, return receipt requested.
  - Keep copies of all correspondence, noting date sent and any response(s) you receive.
  - Contact each of the CRAs. Request a copy of the decedent’s credit report. A review of each report will let you know of any active credit accounts that still need to be closed, or any pending collection notices. Be sure to ask for all contact information on accounts currently open in the name of the deceased (credit granters, collection agencies, etc.) so that you can follow through with those entities.
  - Request that the report is flagged with the following alert: *“Deceased. **Do not** issue credit. If an application is made for credit, notify the following person(s) immediately: (list the next surviving relative, executor/trustee of the estate and/or local law enforcement agency- noting the relationship).”*
  - Friends, neighbors or distant relatives do not have the same rights as a spouse or executor of the estate. They are classified as a third party and a CRA may not mail out a credit report or change data on a consumer file upon their request. If you fall into this classification and are dealing with a very unique situation, you may write to the CRA and explain the situation. They are handled on a case-by case basis.

### 2. Specific Instructions from the 3 Credit Reporting Agencies

#### A. Experian

P.O. Box 9701  
Allen, TX 75013

#### Ordering reports

- A spouse can obtain a credit report by simply making the request through the regular channels - mail, phone and Internet. The spouse is legally entitled to the report.
- The executor of the estate can obtain a credit report but must write Experian with a specific request, a copy of the executor paperwork and the death certificate.

#### Requesting changes or voicing concerns

- A spouse or executor may change the file to show the person as deceased via written request. A copy of the death certificate and in the case of the executor, the executor’s paperwork must be included with the request.
- After any changes, Experian will send an updated credit report to the spouse or executor for confirmation that a deceased statement has been added to the credit report. This is important as executors and spouse can request other types of “changes” that we may not be able to honor.
- If ID Theft is a stated concern, Experian will add a security alert after the file has been changed to

- reflect the person as deceased.
- If there are additional concerns, Experian will add a general statement to the file at the direction of the spouse/executor. The spouse/executor must state specifically what they want the general statement to say, such as "Do not issue credit."

#### **B. Equifax**

P.O. Box 105139  
Atlanta, GA 30348

##### To order a credit report

Equifax requests that the spouse, attorney or executor of the estate submit a written request to receive a copy of the deceased consumer's file. The request should include the following: A copy of a notarized document stating that the requestor is authorized to handle the deceased consumer's affairs (i.e.: Order from a Probate Court or Letter of Testamentary)

##### For requests or changes

Equifax requests that a spouse, attorney or executor of the estate submit a written request if they would like to place a deceased indicator on the deceased consumer's file. The written request should include a copy of the consumer's death certificate. The request should be sent to the address listed above.

Upon receipt of the death certificate, Equifax will attempt to locate a file for the deceased consumer and place a death notice on the consumer's file. In addition, Equifax will place a seven (7) year promotional block on the deceased consumer's file. Once Equifax's research is complete, they will send a response back to the spouse, attorney, or executor of the estate.

#### **C. TransUnion (TU)**

P.O. Box 2000  
Chester, PA 19016

##### Ordering reports

- TU requires proof of a power of attorney, executor of estate, conservatorship or other legal document giving the requestor the legal right to obtain a copy of the decedent's credit file.
- If the requestor was married to the deceased and the address for which the credit file is being mailed to is contained on the decedent's credit file, then TU will mail a credit file to the surviving spouse.
- If the deceased is a minor child of the requestor, TU will mail a credit file to the parent upon receipt of a copy of the birth certificate or death certificate naming the parent as requestor.

##### Requesting changes or voicing concerns

- Placing a "decease alert" on reports: TU will accept a request to place a temporary alert on the credit file of a deceased individual from any consumer who makes such a request and identifies themselves as having a right to do so.
- The requestor's phone number is added to the temporary, three (3) month alert. Upon receipt of a verifiable death certificate, TU will entirely suppress the decedent's credit file and so note it as a deceased consumer.
- TU will not mail out a copy of its contents without the requirements mentioned above.

If you suspect fraud, TU suggests a call to their fraud unit at 800-680-7289. It will place the temporary alert over the phone and advise the requestor of what needs to be sent to suppress the credit file and to disclose a copy of its contents. Requests can also be emailed to [fvad@transunion.com](mailto:fvad@transunion.com).

#### **3. Addressing Suspected Fraud**

In the event the estate suspected that the decedent's information has been misused, the estate can take the following steps:

- Request a copy of the decedent's credit report as outlined above.
- Place a "deceased alert" on the report as outlined above.
- Notify the police in the decedent's jurisdiction if you have evidence of fraud (collection notice, bills, credit report). A suspicion (especially of identity theft by a family member) is best when backed with concrete evidence.

- Notify any creditor, collection agency, credit issuer, utility company that the person is deceased and date of death. Be sure to include a copy of the death certificate. Request an immediate investigation and that they contact you with the results of the investigation. Insist on letters of clearance, which you should keep with the other estate papers.

In the event that the thief is a family member or relative, if the family is unable to decide on a course of action, it may be best to seek the advice of an attorney that specializes in estate or family law.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

#### State-Specific Information

*For Massachusetts residents:* Under Massachusetts law, individuals have the right to obtain any police report filed in regard to this event.

*For Rhode Island residents:* The Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. Fees may be required to be paid to the consumer reporting agencies. There are approximately 56 Rhode Island residents impacted by this incident.

*For New York residents:* You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>; Telephone: 800-771-7755.

*For 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.