



<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

Talbert House is committed to protecting the privacy and security of our clients', employees', and partners' information. We are writing to inform you about an incident that may have involved certain of your personal information.

On June 11, 2021, Talbert House became aware of suspicious activity on our network. Upon discovering the suspicious activity, we immediately investigated and found that our network had been accessed by an unauthorized third-party. We briefly took the network down to limit the impact and stop the unauthorized access. We engaged an external cybersecurity firm to help secure the network and further enhance our security systems. Law enforcement was also notified. While the investigation is still ongoing, we have determined that the unauthorized third party accessed and acquired files containing information of clients, employees, partners, and some other third-parties. Those files included some of your personal information, such as your first and last name, full mailing address, Social Security Number, driver's license number, and financial account information.

To date, Talbert House has no indication that any of this information has been used inappropriately, and the company has not received any reports of identity theft associated with this incident. However, we value our relationship with you, and are offering you a complimentary membership in Experian's® IdentityWorksSM. This product helps detect possible misuse of your information and provides you with identity protection support focused on immediate identification and resolution of identity theft.

Below are some additional proactive steps you may consider to ensure protection of your identity.

- **Remain vigilant** – We encourage you to remain vigilant by reviewing your account statements and free credit reports.
 - If you discover errors or suspicious activity on your credit card account, you should immediately contact the credit card company and inform them that you have received this letter. Confirm the address they have on file for you is your current address, and that all charges on the account are legitimate.
 - To obtain an annual free copy of your credit reports, visit www.annualcreditreport.com or call 1-877-322-8228. Review your credit reports carefully for inquiries from companies you did not contact, accounts you did not open or debts on your accounts that you do not recognize. Also make sure to verify the accuracy of your Social Security Number, address(es), complete name and employer(s) information. If information on a report is incorrect, notify the credit bureau directly using the telephone number on the report. Additional contact information for the major credit bureaus is as follows:

Equifax
P.O. Box 740241
Atlanta, GA 30374
1-866-349-5191
www.equifax.com

Experian
P.O. Box 9701
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016
1-800-916-8800
www.transunion.com

- **Consider placing a fraud alert or security freeze on your credit file** – Credit bureaus have tools you can use to protect your credit, including fraud alerts and security freezes.
 - A fraud alert is a cautionary flag, which is placed on your credit file to notify lenders and others that they should take special precautions to ensure your identity before extending credit. Although this may cause some short delay if you are the one applying for credit, it might protect against someone else obtaining credit in your name. Call any one of the three credit reporting agencies at the numbers below to place fraud alerts with all three of the agencies.

Equifax
1-866-349-5191

Experian
1-888-397-3742

TransUnion
1-800-916-8800

- A security freeze is a more dramatic step that will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a security freeze in place, even you will need to take special steps when applying for credit. A security freeze may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. A security freeze will need to be obtained separately from each credit reporting agency. You must contact each credit agency separately to order a security freeze. You can obtain more information by visiting the credit bureaus at the following addresses.

Equifax – <https://www.equifax.com/personal/credit-report-services/credit-freeze/>

Experian – http://www.experian.com/consumer/security_freeze.html

TransUnion – <http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>

- There is no fee to freeze or unfreeze your credit. In order to place a security freeze, you may be required to provide the credit-reporting agency with information that identifies you including your full name, Social Security Number, date of birth, and current and previous addresses.
- You can obtain more information about fraud alerts, security freezes, and other options available to you by visiting or calling the Federal Trade Commission using the contact information below.

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
(202) 326-2222
<https://www.ftc.gov/>

- **Report suspicious activity** – If you believe you are the victim of fraud or identity theft, file a police report and get a copy of the report to submit to your creditors and others that may require proof of a crime to clear up your records. The report may also provide you with access to services that are free to identity theft victims.
- **Activate your complimentary credit monitoring** – To help protect your identity, we are offering a complimentary one-year membership of Experian's® IdentityWorksSM. 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:** <<b2b_text_1(Enrollment Deadline)>> (Your code will not work after this date.)
 - **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
 - Provide your **activation code:** <<Activation Code s_n>>

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 **877.288.8057** by <<b2b_text_1(Enrollment Deadline)>>. Be prepared to provide engagement number <<b2b_text_2(Engagement Number)>> as proof of eligibility for the identity restoration services by Experian.

Protecting the privacy of your personal information is important to us, and we regret any inconvenience this incident may cause you. To help prevent a similar incident from occurring in the future, Talbert House is continuing to take steps to enhance the security of our systems, including by reviewing our security protocols and processes, and enhancing employee training and education. Should you have any questions or concerns, please call 1-855-551-1488, Monday through Friday, between 9:00 a.m. and 6:30 p.m. EDT.

Sincerely,

A handwritten signature in black ink, appearing to read 'Karla Wilson', with a stylized, cursive script.

Karla Wilson, MPA, CCEP™
Director, Quality & Compliance Department
Talbert House