



Return mail will be processed by: IBC
PO Box 847
Holbrook, NY 11741

<<FIRST_NAME>> <<MI>> <<LAST_NAME>>
<<ADDRESS1>>
<<CITY>>, <<state>> <<zip>>

September 15, 2022

NOTICE OF DATA BREACH

Dear <<First_Name>> <<Mi>> <<Last_Name>>:

We are writing to inform you about an incident that may have exposed your personal information to unauthorized persons.

WHAT HAPPENED

On February 6, 2022, we became aware of unusual activity on our network. We promptly began working with cybersecurity experts to investigate and subsequently determined that an unauthorized third party gained access to a portion of our computer system. Based on our investigation, we believe they had access from January 29, 2022, to February 6, 2022. Once we identified the data that may have been affected, we promptly engaged a data review firm to determine what information was in those files. We received those results on August 4, 2022. And we have been working since then to identify correct addresses for the affected individuals.

WHAT INFORMATION WAS INVOLVED

We determined that the unauthorized third party accessed some of your personal information, which may include some combination of your full name, date of birth, contact information, government identification (such as your Social Security or driver's license number), and financial information (such as your bank account and routing number).

WHAT WE ARE DOING

We hired third-party experts to address this situation, perform an investigation into the unauthorized activity, and further secure our systems to protect your information.

WHAT YOU CAN DO

Activate your complimentary credit monitoring – To help protect you from fraud or identity theft, we are offering a complimentary one-year membership to Experian's IdentityWorks. This product helps detect possible misuse of your personal information. To register, please:

- Ensure that you **enroll by:** <<expiration date>> (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/3beredit
- Provide your **activation code:** <<code>>

If you have questions or want an alternative to enrolling in Experian IdentityWorks online, please contact Experian at (877) 288-8056 by <<expiration date>> and provide them engagement number <<engagement#>>.

Remain vigilant – We encourage you to remain vigilant for fraud or identity theft by reviewing your account statements and free credit reports. You can also find additional suggestions at www.IdentityTheft.gov/DataBreach.

- You should confirm that your credit card company has the correct address on file for you and that all charges on the account are legitimate. If you discover errors or suspicious activity, you should immediately contact the credit card company and inform them that you have received this letter.

- You should obtain and review a free copy of your credit report by visiting www.annualcreditreport.com or calling (877) 322-8228. If the report is incorrect, you should contact the appropriate consumer reporting agency—Equifax, Experian, or TransUnion.

Consider placing a fraud alert or security freeze on your credit file – Consumer reporting agencies have tools you can use to protect your credit, including fraud alerts and security freezes.

- A fraud alert is a cautionary flag you can place on your credit file to notify companies extending you credit that they should take special precautions to verify your identity. You can contact any of the three consumer reporting agencies to place fraud alerts with each agency. The alert lasts for one year, but you can renew it.
- A security freeze is a more dramatic step that will prevent others from accessing your credit report, which makes it harder for someone to open an account in your name. You must contact each consumer reporting agency separately to order a security freeze, and they may require you to provide them with your full name, Social Security number, date of birth, and current and previous addresses. You can obtain more information about security freezes by contacting the consumer reporting agencies or the Federal Trade Commission.

Report suspicious activity – If you believe you are the victim of identity theft, consider (1) notifying your Attorney General, local law enforcement, or the Federal Trade Commission; (2) filing a police report and requesting a copy of that report; and (3) visiting IdentityTheft.gov to report the issue and get recovery steps.

Contact relevant authorities – You may contact the below resources to (1) get more information on fraud alerts or security freezes and (2) learn more about protecting yourself from fraud or identity theft.

Federal Trade Commission

600 Pennsylvania Ave. NW
Washington, DC 20580
(202) 326-2222
www.ftc.gov

Equifax

P.O. Box 740241
Atlanta, GA 30374
(800) 685-1111
www.equifax.com

Experian

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

TransUnion

P.O. Box 2000
Chester, PA 19016
(888) 909-8872
www.transunion.com

Maryland

Attorney General

200 St. Paul Place, 25th Floor
Baltimore, MD 21202
(888) 743-0023

www.marylandattorneygeneral.gov

New York

Attorney General

The Capitol
Albany, NY 1224
(800) 771-7755

www.ag.ny.gov

North Carolina

Attorney General

9001 Mail Service Center
Raleigh, NC 27699
(919) 716-6400

www.ncdoj.gov

Washington, DC

Attorney General

400 6th St. NW
Washington, DC 20001
(202) 727-3400

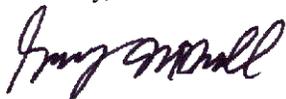
www.oag.dc.gov

You can also find your Attorney General's contact information at: <https://www.usa.gov/state-attorney-general>.

FOR MORE INFORMATION

Protecting the privacy of your personal information is important to us, and we regret any inconvenience this incident may cause you. Please know that we are doing everything that we can to assist and guide you through this process. Should you have any questions or concerns, you can contact us at (866) 252-4401, and one of our representatives will be happy to assist you. Thank you for your understanding and patience.

Sincerely,



Garry McNabb
Chief Executive Officer
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