

<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<City>>, <<State>> <<Zip>>>

<Variable 1>

June 26, 2023

#### Dear << Name 1>>:

We are writing with important information regarding a recent security incident. The privacy and security of the personal information we maintain is of the utmost importance to Schwartz Levine Stark PLLC. 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?

We recently learned that an unauthorized individual may have obtained access to an employee email account on and around October 29, 2021.

#### What We Are Doing.

We immediately launched an investigation in consultation with outside cybersecurity professionals who regularly investigate and analyze these types of situations to analyze the extent of any compromise of the email account and the security of the emails and attachments contained within it. We devoted considerable time and effort to determine what information was contained in the affected email account.

### What Information Was Involved?

Based on our comprehensive investigation and document review, which concluded on August 21, 2023, we discovered that the compromised email account contained your full name and << Breached Elements>>.

### What You Can Do.

To date, we are not aware of any reports of identity fraud or improper use of your information as a direct result of this incident. Out of an abundance of caution, we wanted to make you aware of the incident, explain the services we are making available to help safeguard you against identity fraud, and suggest steps that you should take as well. To protect you from potential misuse of your information, we are offering you a one-year membership in myTrueIdentity provided by TransUnion Interactive, a subsidiary of TransUnion. For more information on identity theft prevention and myTrueIdentity, including instructions on how to activate your one-year 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 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.

### For More Information.

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.

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 833-627-2650. 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 Monday through Friday, 9 AM - 9 PM Eastern Time.

Sincerely,

Schwartz Levine Stark PLLC

#### - OTHER IMPORTANT INFORMATION -

### 1. Enrolling in Complimentary 12-Month Credit Monitoring.

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (myTrueIdentity) for one year provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go to the myTrueIdentity website at www.mytrueidentity.com and in the space referenced as "Enter Activation Code", enter the following 12-letter Activation Code <<Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

You can sign up for the online credit monitoring service anytime between now and << Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring service might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

If you believe you may be a victim of identity theft, please call the toll-free TransUnion Fraud Response Services hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code << Engagement #>> to speak to a TransUnion representative about your identity theft issue.

# 2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary 12 month credit monitoring services, we recommend that you place an initial 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
P.O. Box 105069
Atlanta, GA 30348-5069
<a href="https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/">https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/</a>
(800) 525-6285

Experian
P.O. Box 9554
Allen, TX 75013
<a href="https://www.experian.com/fraud/center.html">https://www.experian.com/fraud/center.html</a>
(888) 397-3742

TransUnion
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
<a href="https://www.transunion.com/fraud-alerts">https://www.transunion.com/fraud-alerts</a>
(800) 680-7289

## 3. <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 charge. 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 contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348-5788
https://www.equifax.com/personal/cre
dit-report-services/credit-freeze/
(888)-298-0045

Experian Security Freeze P.O. Box 9554 Allen, TX 75013 http://experian.com/freeze (888) 397-3742 TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
<a href="https://www.transunion.com/credit-freeze">https://www.transunion.com/credit-freeze</a>
(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 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.

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 <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.

### 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 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.

**Maryland Residents:** You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, <a href="https://www.oag.state.md.us/Consumer">www.oag.state.md.us/Consumer</a>, Telephone: 1-888-743-0023.

**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; <a href="https://ag.ny.gov/consumer-frauds-bureau/identity-theft">https://ag.ny.gov/consumer-frauds-bureau/identity-theft</a>; Telephone: 800-771-7755 (TDD/TYY Support: 800-788-9898); Medicare Fraud Control Unit Direct Line: 212-417-5397.

**Rhode Island Residents:** You may contact law enforcement, such as the Rhode Island Attorney General's Office, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the Rhode Island Attorney General at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, www.riag.ri.gov, (401) 274-4400.

As noted above, you may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to chapter 48 of title 6 of the Identity Theft Prevention Act of 2006.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five (5) business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- 1. The unique personal identification number or password provided by the consumer reporting agency.
- 2. Proper identification to verify your identity.
- 3. The proper information regarding the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request in writing from a consumer to temporarily lift a freeze on a credit report must comply with the request no later than three (3) business days after receiving the request. If the request is made online or by phone, the consumer reporting agency must comply with the request within one (1) hour.

A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of an account review, collection, fraud control, or similar activities.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze -- either completely, if you are shopping around, or specifically for a certain creditor -- with enough advance notice before you apply for new credit for the lifting to take effect.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies can be contacted using the contact information provided above.

In order to request a security freeze, you may need to provide the following information:

- 1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth:
- 4. Complete address;
- 5. Prior addresses;
- 6. Proof(s) of identification (state driver's license or ID card, military identification, birth certificate, etc.); and
- 7. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

Approximately one (1) Rhode Island resident was impacted by this incident.