



To Enroll, Please Call:  
 [TFN]  
 Or Visit:  
<https://response.idx.us/customending>  
<https://app.idx.us/account-creation/protect>  
 Enrollment Code: [XXXXXXXXXX]

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

**NOTICE OF DATA BREACH**

**IMPORTANT INFORMATION  
 PLEASE REVIEW CAREFULLY**

<<Date>>

Dear <<Name 1>> :

We are issuing this letter regarding your mortgage loan, which was originated by <credit union data owner>. Newcourse Communications, Inc. provides mailing services to financial institutions including TruHome Solutions, LLC, which services your mortgage account originated by <credit union data owner>. We are writing with important information regarding a recent security incident. The privacy and security of the information we maintain is of the utmost importance to Newcourse Communications, Inc. 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 discovered that unauthorized access to our network occurred between April 27, 2022 and May 3, 2022. **To be clear, there was not a security incident at your credit union.** 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 information on our network.

**What Information was Involved?**

Based on our ongoing comprehensive investigation and document review, we first reported to TruHome Solutions, LLC on August 26, 2022 (and TruHome Solutions, LLC confirmed on September 23, 2022, based on its own investigation) that your full name and certain other data elements were removed from our network without authorization in connection with this incident. Those other data elements may have included: <PII>.

**What We Are Doing.**

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, nor did we delay notice to you because of any law enforcement investigation. However, 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. We are offering identity theft protection services through IDX, the data security incident and recovery services expert. IDX identity protection services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy per the terms of that policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. We encourage you to contact IDX with any questions and to enroll in the free identity protection services by calling [TFN] or going to <https://response.idx.us/customending> / <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is [Enrollment Deadline].

**What Can You Do.**

This letter also provides other precautionary measures you can take to protect your 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.

We regret this security incident occurred. We are committed to maintaining the privacy and security of personal information in our possession and have taken many precautions to safeguard it, including but not limited to improving our endpoint security, malware detection capability, and monitoring systems. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

**For More 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 xxx.xxx.xxxx.** 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, <times>.

Sincerely,

Newcourse Communications, Inc.

– OTHER IMPORTANT INFORMATION –

**1. Enrolling in Complimentary 24-Month Credit Monitoring.**

Go to <https://response.idx.us/customending> / <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

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

Whether or not you choose to use the complimentary 24-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 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 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/credit-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

<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 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 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. **A Summary of Your Rights under the Fair Credit Reporting Act.**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give your consent for reports to be provided to employers.
- You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.
- You have a right to place a “security freeze” on your credit report.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights. In addition, you have the right to request that each of the three consumer reporting agencies listed below send you a free copy of your credit reports once every twelve months for your review.

#### 6. **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. Identity thieves may wait to use stolen personal information at different times. 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. Please also call the consumer reporting agency at the phone number on the report. Please also notify us of the suspicious activity. You may also file a complaint with the FTC by contacting them on the web at [www.ftc.gov/idtheft](http://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.

**For Maryland, New York, North Carolina Residents:** You may also contact and obtain information about identity theft from your state attorney general at:

- **Maryland Attorney General’s Office, 200 St. Paul Place, Baltimore, MD 21202**  
Main number: 410-576-6300 or Toll-free: 1-888-743-0023 (<http://www.marylandattorneygeneral.gov>)
- **New York Attorney General’s Office, Bureau of Internet and Technology**  
Helpline: 1-800-771-7755 (<https://ag.ny.gov/internet/resource-center>)

- **NYS Department of State's Division of Consumer Protection**  
Helpline: 1-800-697-1220 (<https://www.dos.ny.gov/consumerprotection>)
- **North Carolina Attorney General's Office**, 9001 Mail Service Centre, Raleigh, NC 27699  
Main number: 1-919-716-6000 or Toll-free: 1-877-566-7226 ([www.ncdoj.gov](http://www.ncdoj.gov))

For Massachusetts Residents: Under Massachusetts law, you also 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.

For Iowa, Oregon, and Rhode Island Residents: You may also report suspected identity theft to your state's local law enforcement or your state's attorney general at:

- **Office of the Attorney General of Iowa, Consumer Protection Division**  
Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319-0106  
Main number: 515-281-5926 or Toll-free: 1-888-777-4590 ([consumer@ag.iowa.gov](mailto:consumer@ag.iowa.gov))
- **Oregon Attorney General's Office**  
Main number (877) 877-9392 (<https://www.doj.state.or.us/>)
- **Rhode Island Attorney General's Office**, 150 South Main Street, Providence, Rhode Island 02903  
Main number: (401) 274-4400 (<http://www.riag.ri.gov>)