

Return Mail Processing PO Box 589 Claysburg, PA 16625-0589

July 21, 2023



J7072-L01-0000001 T00001 P001 \*\*\*\*\*\*\*SCH 5-DIGIT 12345 SAMPLE A SAMPLE - L01 INDIVIDUAL APT ABC 123 ANY STREET ANYTOWN, ST 12345-6789

# [Extra2]

Dear Sample A. Sample:

Expeditus Holdings, LLC. ("Expeditus") writes to inform you of a recent event that may affect the confidentiality of information related to you. This letter provides information about the event, our response, and resources available to you to help protect your information, should you determine it is appropriate to do so.

**What Happened?** On or about April 2, 2023, Expeditus identified suspicious activity on our network. We immediately launched an investigation to secure our systems and determine the nature and scope of the activity. We also promptly reported the event to federal law enforcement. The investigation determined that certain computer systems were accessed by an unknown actor and certain information was viewed or downloaded. We then undertook a comprehensive review of our internal records to determine what information was present on the systems and identify contact information to provide notification. This review recently completed.

What Information Was Involved? The types of information that may have been subject to unauthorized access includes [Extra3], and your name.

What We Are Doing. We take this event and the security of personal information in our care seriously. Upon learning of this event, we moved quickly to investigate and respond, assess the security of our network, and notify potentially affected individuals. As part of our ongoing commitment to information security, we reviewed our existing policies and procedures, enhanced certain administrative and technical controls, and provided additional security training to reduce the likelihood of a similar future event. We also reported the event to appropriate governmental agencies. As an added precaution, we are offering complimentary credit monitoring and identity restoration services for 12 months through Experian.

**What You Can Do**. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. We also encourage you to review the information contained in the attached Steps You Can Take to Protect Personal Information. In addition, you may enroll in the complimentary credit monitoring services available to you. Enrollment instructions are enclosed with this letter.



**For More Information**. If you have additional questions, you may call our designated assistance line at 833-637-2105 toll-free Monday through Friday from 8 am -10 pm Central, or Saturday and Sunday from 10 am -7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number ENGAGE#. You may also write to Expeditus at 6600 Sylvania Avenue, Suite 220, Sylvania, OH 43560.

Sincerely,

Adam Scuralli President Expeditus Holdings, LLC

## STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

#### **Enroll in Monitoring Services**

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for ## months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for ## months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary ##-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by October 31, 2023 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <u>https://www.experianidworks.com/credit</u>
- Provide your activation code: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-637-2105 by October 31, 2023. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

### ADDITIONAL DETAILS REGARDING YOUR ##-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- Credit Monitoring: Actively monitors Experian file for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE**<sup>TM</sup>: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



## **Monitor Your Accounts**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit <u>www.annualcreditreport.com</u> or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. You should be aware, however, that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to five years;
- 5. Proof of current address, such as a current utility bill or telephone bill;
- 6. A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/		https://www.transunion.com/credit-
credit-report-services/	https://www.experian.com/help/	help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box	Experian Fraud Alert, P.O. Box	TransUnion Fraud Alert, P.O. Box
105069 Atlanta, GA 30348-5069	9554, Allen, TX 75013	2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box	Experian Credit Freeze, P.O.	TransUnion Credit Freeze, P.O.
105788 Atlanta, GA 30348-5788	Box 9554, Allen, TX 75013	Box 160, Woodlyn, PA 19094

#### **Additional Information**

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps consumers can take to protect personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state attorney general. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; <u>www.identitytheft.gov</u>; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. To file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected

identity theft should also be reported to law enforcement and the consumer's state attorney general. This notice has not been delayed by law enforcement.

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and https://www.marylandattorneygeneral.gov/.

*For New York residents,* the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or https://ag.ny.gov.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

