



Return to IDX:  
P.O. Box 989728  
West Sacramento, CA 95798-9728

<<FIRST NAME>> <<LAST NAME>>  
<<ADDRESS1>>  
<<ADDRESS2>>  
<<CITY>>, <<STATE>> <<ZIP>>  
<<Country>>

Enrollment Code: <<ENROLLMENT>>  
To Enroll, Scan the QR Code Below:



SCAN ME

Or Visit:  
<https://response.idx.us/lcs>

September 22, 2023

Subject: Notice of Data <<Variable Text 1 – Breach or Security Incident>>

Dear <<FIRST NAME>> <<LAST NAME>>:

We are writing to notify you of cybersecurity incident at LCS Financial Services (“LCS”) that affected your personal information. LCS is a full-service nationwide debt collection agency. Please read this letter carefully as it contains details about the incident and resources you can utilize to protect your information, including instructions for enrolling in complimentary credit monitoring and identity theft protection services.

**What Happened?** On February 25, 2023, LCS became aware of unusual activity that disrupted access to certain systems. Upon discovering this activity, LCS immediately took steps to secure our network and launched an investigation with the assistance of independent cybersecurity experts to determine what happened. The investigation subsequently revealed that certain personal information was acquired without authorization on or about February 24, 2023. We then engaged a third-party vendor to commence a comprehensive review of the affected data to determine whether any sensitive data was involved and whether personal information may have been affected. On August 23, 2023, we concluded that review and confirmed that your personal information was involved. We then took steps to notify you of the incident as quickly as possible. Please note that LCS has no evidence of any actual or suspected misuse of information involved in this incident.

**What Information Was Involved?** The information involved this incident may have included your name and your <<Variable Text 2 – Data Elements>>.

**What We Are Doing:** As soon as we discovered this incident, we took steps to secure our environment and enlisted a leading, independent cybersecurity firm to conduct a forensic investigation. We also reported the incident to the FBI and will cooperate with any resulting investigation. In addition, we have implemented several measures to enhance our security posture and reduce the risk of similar future incidents.

We are also offering you access to complimentary credit monitoring and identity theft protection services through IDX – a data breach and recovery services expert. These services include: <<12/24>> months of credit<sup>1</sup> and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

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<sup>1</sup> To receive credit monitoring services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

To enroll, please call (888) 585-6462, visit <https://response.idx.us/lcs>, or scan the QR image above and provide the enrollment code at the top of this page. Please note you must enroll by December 22, 2023. You will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

**What You Can Do:** We encourage you to enroll in the credit protection services we are offering, which are at no cost to you. Please also review the guidance at the end of this letter which includes additional resources you may utilize to help protect your information.

**For More Information:** If you have questions or need assistance, please go to <https://response.idx.us/lcs> or contact (888) 585-6462, Monday through Friday from 8:00 a.m. to 8:00 p.m. Central Time, excluding major U.S. holidays. IDX representatives are fully versed on this incident and can help answer questions you may have regarding the protection of your information.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Very truly yours,

*Leo Stawiarski Jr.*

Leo Stawiarski Jr. President  
LCS Financial Services  
6782 S. Potomac St.  
Centennial, CO 80112

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

**Copy of Credit Report:** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

**Equifax**

P.O. Box 105851  
Atlanta, GA 30348  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**

P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**

P.O. Box 1000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

**Security Freeze:** You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

**Federal Trade Commission**

600 Pennsylvania Ave, NW  
Washington, DC 20580  
[consumer.ftc.gov](http://consumer.ftc.gov), and  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)  
1-877-438-4338

**Maryland Attorney General**

200 St. Paul Place  
Baltimore, MD 21202  
[oag.state.md.us](http://oag.state.md.us)  
1-888-743-0023

**New York Attorney General**

Bureau of Internet and Technology  
Resources  
28 Liberty Street  
New York, NY 10005  
1-212-416-8433

**North Carolina Attorney General**

9001 Mail Service Center  
Raleigh, NC 27699  
[ncdoj.gov](http://ncdoj.gov)  
1-877-566-7226

**Rhode Island Attorney General**

150 South Main Street  
Providence, RI 02903  
<http://www.riag.ri.gov>  
1-401-274-4400

**Washington D.C. Attorney  
General**

441 4th Street, NW  
Washington, DC 20001  
[oag.dc.gov](http://oag.dc.gov)  
1-202-727-3400

**Illinois Attorney General**

Attorney General Kwame Raoul  
100 W Randolph Street  
Chicago, IL 60601  
1-866-999-5630t

**Wisconsin Attorney General**

Attorney General Josh Kaul  
Consumer Protection Division  
P.O. Box 7857  
Madison, WI 53707-7857  
Fax: (608) 267-2779

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.

**IRS Identity Protection PIN:** You can obtain an identity protection PIN (IP PIN) from the IRS that prevents someone else from filing a tax return using your Social Security number. The IP PIN is known only to you and the IRS and helps the IRS verify your identity when you file your electronic or paper tax return. You can learn more and obtain your IP PIN here: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>.