



U.S. Registered Holsteins
FOR MAXIMUM PROFIT

Holstein Association USA, Inc.

1 Holstein Place • PO Box 808 • Brattleboro, VT 05302-0808
800.952.5200 • Fax: 802.254.8251
www.holsteinusa.com

To the Next of Kin of

<<MemberFirstName>> <<MemberLastName>>

June 28, 2024

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip Code>>

Notice of Data Breach

To the Next of Kin of <<MemberFirstName>> <<MemberLastName>>,

Holstein Association USA, Inc. (“Holstein,” “Association,” or “we”) are writing to notify you about a data security incident we recently experienced, which may have impacted your deceased loved one’s personal information. Our records also indicate that your loved one was a participant in the Holstein Association USA, Inc. Group Health Plan (“Plan”), and the data security incident likely impacted your loved one’s personal information as it relates to the Plan. In this letter, we explain what happened, the steps we have taken to address the situation, and how we are providing you support in light of the data security incident. We have also outlined additional steps you may take to protect against potential misuse of your loved one’s personal information.

What Happened

On May 5, 2024, we detected possible unauthorized activity within our IT network and took immediate steps to begin investigating, contain the situation and restore our operations. We notified law enforcement and retained leading cybersecurity experts to assist in evaluating and addressing the situation. The cybersecurity experts were able to confirm that we had experienced a data security incident.

On May 13, 2024, we received information that as the result of the data security incident, certain data held by the Association in its IT network may have been compromised. Through the course of our investigation, we confirmed that an unauthorized third party had accessed and taken certain data from the Association’s IT network, including personal information and data related to participants in the Plan. We then began a comprehensive review of the data affected to identify the individuals impacted and the specific information involved. We completed our investigation on June 18, 2024 and have determined that the personal information of your deceased loved one was involved.

What Information Was Involved

The personal information that may have been impacted by this data security incident includes name, mailing address, Social Security Number, date of birth, and information related to your participation in the Plan including subscriber id number, member id number, claim number, claim type, amount of claim and date of payment.

Here’s What We Are Doing

We deeply regret that this data security incident occurred. We have consulted with leading cybersecurity experts and have worked with law enforcement to investigate and respond to this data security incident. We have worked with security experts who have reviewed our security practices and have taken steps to help us further enhance our security. These steps include updating certain software systems, deploying use of multi-factor authentication,



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conducting firewall hardening, implementing a password reset and a strong password policy, and updating access controls to reduce the risk of a data security incident occurring in the future.

What You Can Do

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your loved one's account statements and monitoring notices from their plans, including any Explanation of Benefits, and free credit reports for suspicious activity and to detect errors. Please also review the information contained in the enclosed "*Additional Information on Credit Monitoring & Identity Theft*" to learn specific steps you can take to protect your loved one's personal information.

For More Information

If you have any further questions or concerns regarding this matter, please contact 1 (866) 810-2372, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays. We take this incident very seriously and sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

John M. Meyer
Chief Executive Officer
Holstein Association USA, Inc.

ADDITIONAL INFORMATION ON CREDIT MONITORING & IDENTITY THEFT

MONITOR ACCOUNTS

We encourage you to monitor your loved one’s account statements, and credit reports for suspicious activity. In addition, there are steps you can take to help protect your loved one’s credit file. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus so long as you verify your authorization to make such a request on behalf of your loved one. To order this free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your loved one’s credit report. A review of the credit report will let you know of any active credit accounts that still need to be closed or any pending collection notices. Be sure to ask for all contact information on accounts currently open in your loved one’s name (credit granters, collection agencies, etc.) so that you can follow through with these entities.

You may also request, in writing, that the report list the following alert:

“Deceased. Do not issue credit. If an application is made for credit, notify the following person(s) immediately: (list yourself, and/ or another authorized relative, and/or executor/trustee of the estate—noting the relationship of any individual listed to your family member—and/or a law enforcement agency).”

The following are some additional resources:

- The **Federal Trade Commission** encourages those that experience identity theft to file a complaint with them. You can do so by contacting them using the following information: Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), <https://consumer.ftc.gov/features/identity-theft>; The FTC also provides is a comprehensive guide on how to guard against and deal with identity theft <https://www.identitytheft.gov/>.
- For more information on the rights afforded under the **Fair Credit Reporting Act**, please see <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf>.

You can contact the following three national credit reporting agencies using the information below:

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

For Alabama, Arizona, Arkansas, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Maryland, Massachusetts, Michigan, Missouri, Nebraska, Nevada, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Vermont, and Wisconsin residents: You may obtain one or more (depending on the state) additional copies of your credit report every 12 months, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Federal Trade Commission and State Attorneys General Offices. If you suspect that your loved one’s accounts may be subject to identity theft or have reason to believe their personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General’s office in your home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft.

For Maryland residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, <https://www.marylandattorneygeneral.gov/>, 1-888-743-0023.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7226.

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

For Connecticut residents: You may contact the Connecticut Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.

For Massachusetts residents: You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html

Reporting of identity theft and obtaining a police report.

For Iowa residents: You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

For Massachusetts residents: You have the right to obtain a police report if you are a victim of identity theft.

For Oregon residents: You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261. <https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/>