





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:





Or Visit:
<https://app.idx.us/account-creation/protect>

July 9, 2024

<<Header>>

Dear <<First Name>> <<Last Name>>:

Loretto Management Corporation (“Loretto”) writes to notify you of an event that may affect the privacy of certain information related to you. It is important to note that we have no evidence that this information has been or will be used for fraudulent purposes. Please read this letter carefully as it includes information about the event, our response, and resources we are making available to you.

What Happened? On May 2, 2024, Loretto learned that data from its information systems was compromised for a limited period of time between May 1, 2024 and May 2, 2024, some of which could contain personal information. Upon discovery, we took immediate containment steps, and have completed a thorough forensic investigation through a third-party cybersecurity specialist which concluded on June 11, 2024.

What Information Was Involved? The types of information contained your <<Consolidated Data Elements>>.

There is no evidence that any of this information has been or will be publicly disclosed, or that any information was or will be misused for fraudulent purposes, but we are communicating this to you so that you can take the steps outlined below to protect yourself. There is also no evidence that this contained any Protected Health Information (PHI).

What Are We Doing? We have taken the steps necessary to address the event and are committed to fully protecting all of the information entrusted to us. Upon learning of this event, we immediately took steps to secure our systems, the data impacted and undertook a thorough investigation. We have also implemented additional technical safeguards to further enhance the security of information in our possession and to prevent similar incidents from happening in the future. Additionally, we are offering you <<12/24 months>> of complimentary credit monitoring and identity protection services.

What You Can Do. We recommend that you remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company. We have provided additional information below, which contains more information about steps you can take to help protect yourself against fraud and identity theft, including activating the complimentary credit monitoring and identity protection services we are offering.

For More Information. Should you have any questions or concerns, you may call 1-888-365-9123 Monday through Friday between 9 am – 9 pm Eastern Time or write to us at 700 East Brighton Ave, Syracuse, NY 13205.

We sincerely regret any concern this event may cause you. The privacy and security of information is important to us, and we will continue to take steps to protect information in our care.

Sincerely,
Loretto Management Corporation

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring / Identity Protection

1. Website and Enrollment. Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the enrollment deadline is October 9, 2024.

2. 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.

3. Telephone. Contact IDX at 1-888-365-9123 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You 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, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you 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 your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze 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 credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); 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 fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1-800-680-7289 www.transunion.com	Experian 1-888-397-3742 www.experian.com	Equifax 1-888-298-0045 www.equifax.com
TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000	Experian Fraud Alert P.O. Box 9554 Allen, TX 75013	Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069
TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. 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; 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>. Loretto Management Corporation is located at 700 East Bright Ave, Syracuse, NY 13205.

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.