



C/O ID Experts
10300 SW Greenburg Rd. Suite 570
Portland, OR 97223

To Enroll, Please Call: 1-800-939-4170 Or Visit: https://app.myidcare.com/account-creation/protect Enrollment Code: <<XXXXXXXXXX>>
--

<<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>

May 21, 2020

Re: Notice of Data Security Incident

Dear <<First Name>> <<Last Name>>,

I am writing to inform you of a data security incident that involved your personal information. We are, however, not aware that your information has been misused as a result of this incident. Specifically, your retirement account with your custodian has not been breached. Your funds are still there and cannot be withdrawn or transferred without your authorization.

At Quest Education, LLC (“Quest Education”), we take the privacy and security of our customers’ information very seriously. This is why I am notifying you of the incident, offering you credit and identity monitoring services, and informing you about steps you can take to help protect your personal information.

What Happened? On April 17, 2020, Quest Education learned that its customer information database was accessed without authorization and that customer information was downloaded. Upon discovering this incident, Quest Education immediately launched an investigation to determine what happened and what information may have been accessed. Through its investigation, Quest Education determined that the unauthorized user gained access to the customer information database using a Quest Education employee’s credentials. Quest Education has taken appropriate steps to prevent the unauthorized user from accessing the customer information database going forward, including working with its database services provider to restrict unauthorized access to avoid this type of incident in the future. Quest Education has identified the suspected unauthorized user responsible for this incident and is pursuing all available legal remedies. Quest Education has also reported the incident to law enforcement and will cooperate with any investigation.

To ensure maximum protection, we suggest resetting your existing password to your retirement account. Additionally, we are providing the information below about Steps You Can Take to Further Protect Your Personal Information, including offering complimentary credit and identity monitoring services

What Information Was Involved? The information involves your Quest Education account data, including your name, address, Social Security number, and financial account information.

What Are We Doing? As soon as we discovered the incident, we took the steps described above to prevent this type of incident from occurring in the future. We also notified the Las Vegas Police Department about the incident. In addition, we are offering you information about steps you can take to help protect your personal information, including free identity monitoring and recovery services for 12 months through ID Experts as described below.

What You Can Do: You can follow the recommendations included with this letter to protect your personal information. We recommend you activate your complimentary ID Experts services. Activation instructions and a description of the services being provided are included with this letter. To enroll, please visit <https://app.myidcare.com/account-creation/protect> or call 1-800-939-4170 and provide the enrollment code at the top of this letter. Your 12 months of services will include the following:

SINGLE BUREAU CREDIT MONITORING: Monitoring of credit bureau for changes to the member's credit file such as new credit inquires, new accounts opened, delinquent payments, improvements in the member's credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities that affect the member's credit record.

CYBERSCAN™: Dark Web monitoring of underground websites, chat rooms, and malware, 24/7, to identify trading or selling of personal information like SSNs, bank accounts, email addresses, medical ID numbers, driver's license numbers, passport numbers, credit and debit cards, phone numbers, and other unique identifiers.

IDENTITY THEFT INSURANCE: Identity theft insurance will reimburse members for expenses associated with restoring their identity should they become a victim of identity theft. If a member's identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best A-rated" carrier. Coverage is subject to the terms, limits, and exclusions of the policy.

FULLY-MANAGED IDENTITY RECOVERY: ID Experts' fully-managed recovery service provides restoration for identity theft issues such as (but not limited to): account creation, criminal identity theft, medical identity theft, account takeover, rental application, tax fraud, benefits fraud, and utility creation. This service includes a complete triage process for affected individuals who report suspicious activity, a personally assigned IDCare Specialist to fully manage restoration of each case, and expert guidance for those with questions about identity theft and protective measures.

To receive credit services, you must be over the age of 18, 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. Additional information describing your services is included with this letter.

Please note you must enroll by August 21, 2020. If you have questions or need assistance, please call ID Experts at 1-800-939-4170.

For More Information: Further information about how to protect your personal information appears on the following page. If you have questions concerning this incident, please contact 1-800-939-4170, Monday – Friday (excluding holidays), 9 am – 9 pm Eastern Time.

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

Sincerely,

Daniel Blue

Daniel Blue
Owner & President
Quest Education, LLC

Steps You Can Take to Further 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 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 can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

TransUnion	Experian	Equifax	Free Annual Report
P.O. Box 1000 Chester, PA 19016 1-800-916-8800 www.transunion.com	P.O. Box 9532 Allen, TX 75013 1-888-397-3742 www.experian.com	P.O. Box 105851 Atlanta, GA 30348 1-800-525-6285 www.equifax.com	P.O. Box 105281 Atlanta, GA 30348 1-877-322-8228 annualcreditreport.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 90 days. 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: Under U.S. law, 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 at **Federal Trade Commission**, 600 Pennsylvania Ave, NW, Washington, D.C. 20580, or online at consumer.ftc.gov and www.ftc.gov/idtheft, or to the Attorney General in your state. Residents of New York, Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

New York Attorney General	Maryland Attorney General	North Carolina Attorney General	Rhode Island Attorney General
Bureau of Internet and Technology Resources 28 Liberty Street New York, NY 10005 ifraud@ag.ny.gov 1-212-416-8433	200 St. Paul Place Baltimore, MD 21202 oag.state.md.us 1-888-743-0023	9001 Mail Service Center Raleigh, NC 27699 ncdoj.gov 1-877-566-7226	150 South Main Street Providence, RI 02903 http://www.riag.ri.gov 401-274-4400

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 others. For more information about the FCRA, and your rights pursuant to the FCRA, please visit http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.