

To: [Insert Email address]

Subject Line: Important Security Notification

Dear [Insert First Name, Last Name]:

Astoria Company (“**Astoria**”) investigated a cyber-attack and found that a third party may have obtained personal information about you. We are therefore providing notice to you of this event.

Who is Astoria? Astoria Company operates a lead exchange, connecting consumers with the products and services they seek in near-real-time across multiple industries. This includes processing customer information in connection with expressed interest in obtaining an auto loan, mortgage or other financial service. As a result, we maintain contact details and other personal information about individuals even if they have not had direct relationships with us.

What happened? The following description is based on Astoria’s investigation to date: In late January 2021, an alleged security researcher, along with an associate, gained unauthorized access to an Astoria system which had a database of individuals’ personal information. The two individuals were able to obtain a portion of personal information maintained by the system, although the system prevented attempts to obtain further data. Astoria became aware of the intrusion on Feb 8, 2021 and took immediate steps to secure its systems and conduct an internal forensic investigation to determine what information was accessed during the intrusion. After many months of work, Astoria was able to obtain a copy of the data obtained by the security researcher and compare it with Astoria’s records. In an abundance of caution, Astoria is now notifying all individuals who were identified as potentially having sensitive data obtained during the incident. Additional technical details about the cyber-attack are currently posted at <https://astoriacompany.com/cyber-update/>.

Who was affected by this incident? The impacted information included first and last name, mailing address, email address, phone number, date of birth, social security number and/or driver’s license number and state, and in some instances employment information.

What are we doing to protect your information? Astoria is implementing additional security measures to enhance the continued security of information in its care, and the incident has been reported to the FBI.

Additional resources for protect your personal information. (1) *Getting a credit report.* Under U.S. law, individuals over the age of 18 are entitled to one free credit report annually from each of the three major credit bureaus. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the credit bureaus directly to request a free copy of their credit report.

(2) *Placing a fraud alert.* If you believe you are at risk of identity theft, you can have the credit bureaus place a “fraud alert” on their credit file that alerts creditors to take additional steps prior to granting credit in your name. Note, however, that this may delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms the fraud alert, the others are notified to place fraud alerts as well. To place a fraud alert or inquire about your credit report, here is their contact information:

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022
800-680-7289
www.transunion.com

(3) *Placing a security freeze.* You can also place a “security freeze” on your credit reports. This prohibits a credit reporting agency from releasing information from your credit report without your authorization. Please be aware

that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests they make for new loans, credit mortgages, employment, housing, or other services. You cannot be charged to place or lift a security freeze on your credit report. A security freeze needs to be separately requested with each of the credit bureaus, and you may need to supply certain personal information in order to confirm your identify when making the request. To find out more about security freezes, you can contact the credit reporting agencies using the information below:

Equifax
PO Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

Experian
PO Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com/credit-freeze

(4) *Learning more about identify theft.* You can learn more about identity theft, fraud alerts, and steps you can take to protect yourself by contacting the Federal Trade Commission (FTC) or state Attorney General. The FTC can be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580, www.ftc.gov/idtheft/, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The FTC also encourages those who discover that their information has been misused to file a complaint with them, and you can do so at www.identifythefraud.gov. Identity theft should also be reported to your local law enforcement.

(5) *State-specific information.* **For Kentucky residents:** the Office of the Attorney General of Kentucky can be contacted at, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601; www.ag.ky.gov; or 1-502-696-5300. **For Iowa residents:** You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General. **For Maryland residents:** the AG can be contacted by mail at 200 St. Paul Place, Baltimore, MD, 21202, toll-free at 1-888-743-0023 or online at www.marylandattorneygeneral.gov. **For New Mexico residents:** you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Consumer reporting agencies must: (i) correct or delete inaccurate, incomplete, or unverifiable information, and they may not report outdated negative information; (ii) limit access to your file; (iii) get your consent before sharing your credit reports with employers; (iv) allow you to limit “prescreened” offers of credit and insurance based on your credit report. You may seek damages from violator. Identity theft victims and active duty military personnel have specific additional rights under the law (see www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or inquire with Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580). **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; or <https://ag.ny.gov>. **For North Carolina Residents:** The North Carolina AG can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001, toll-free at 1-877-566-7226 and online at www.ncdoj.gov. **For Oregon residents:** the Oregon Department of Justice can be contacted at: 1162 Court Street NE, Salem, OR 97301-4096; www.doj.state.or.us/; or 877-877-9392. You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General. **For Rhode Island Residents:** The Rhode Island AG can be reached at 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, 1-401-247-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are approximately 510 Rhode Island residents impacted by this incident.

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We sincerely apologize for this incident and regret any inconvenience it may cause you. If you have questions, please contact us as follows: Astoria Company, 6387 Camp Bowie Blvd Ste B #631, Fort Worth TX 76116; email: incident@astoriacompany.com; phone: 208-508-8297.

Sincerely,

Scott Thompson, CEO