

# PLYBON

& Associates, Inc.

KNOWLEDGE for LIFE

Return Mail Processing Center

P.O. Box 4234

Portland, OR 97208-4234

<<Mail ID>>

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

Re: Notice of Security Incident

Dear <<Name 1>>

At Plybon & Associates, Inc. we take the issue of privacy seriously. As part of that commitment, we are sending you this letter to make you aware of a recent data security incident that affected your personal information. Please read this letter carefully.

## What Happened?

By way of brief background, Plybon & Associates is the firm that provides benefits services and products for your employer. We recently learned of unauthorized access to an employee's email box that occurred between May 12, 2020 and May 15, 2020 and on June 4, 2020. Upon learning of the unauthorized access, we secured the affected email box and files involved and changed all passwords for all of Plybon's users. We also engaged a leading computer forensics firm, who promptly began their investigation of the incident. After review, the forensics team determined the system was secured and there was no ongoing access by the bad actor beyond June 4, 2020. However, based on their findings, we believe that an unauthorized person potentially had access to your personal identifying information and that it could have been acquired. Because of the findings from the forensic investigation, we reviewed the affected email box to determine what personal information of yours was potentially affected.

Through these efforts, we do not believe there will be any further risk of access to this information, but we are sending this letter about the incident out of an abundance of caution.

## What Information Was Involved

You are receiving this letter because, based on our investigation, certain personal information was identified in the affected email box, including, but not limited to name(s), address(es), date(s) of birth, Social Security number(s), financial account number(s), medical information, individual health insurance policy number(s) and digital signatures. We provided your employer or former employer a list identifying the specific types of your information that were involved. You may contact us or your employer if you want to know the specific types of information involved.

At this time, we are not aware of any misuse of these individual's information or disclosure of it by the unauthorized person involved in this incident.

## What We Are Doing

We have changed all passwords on the affected employee's devices, secured the affected email box involved, and confirmed that there is no longer any unauthorized access to it. We also are reviewing our practices and procedures and working with our IT professionals to identify additional ways to further strengthen the security of our clients' information. We also worked with legal counsel and computer forensics experts to complete an analysis of the affected database and computer systems to ensure there was no access to other information outside the affected database. In the meantime, we are notifying you about this incident.

## **What You Can Do**

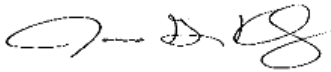
We recommend that you remain vigilant by reviewing and monitoring your account statements and credit reports. If you find any errors or unauthorized activity, you should contact your financial institution or call the number on the back of your payment card. You also may file a report with law enforcement, your state attorney general, and/or the Federal Trade Commission. In addition, please refer to the enclosed documentation which contains additional steps you may take to protect your information from misuse, including some information that may be specific to your state of residence. Please refer to the enclosed document titled "Additional Steps to Help Protect Your Information" for more information and recommended steps you can take in response to this incident.

As an additional precautionary measure to help protect your identity, we are offering a complimentary one-year membership of Experian IdentityWorks<sup>SM</sup>. This product helps detect possible misuse of your personal information through single bureau credit monitoring and provides you with superior identity protection support focused on immediate identification and resolution of identity theft. Please refer to enclosed documentation from Experian for additional information and enrollment instructions, including your personal activation code.

## **For more information**

We are sorry for any concern or inconvenience this incident has caused or may cause you. For more information, please contact me at 336-292-9050 or at [jkenerly@plybon.com](mailto:jkenerly@plybon.com).

Sincerely,

A handwritten signature in black ink, appearing to read "Jay Kenerly". The signature is fluid and cursive, with a large initial "J" and "K".

Jay Kenerly

## ENROLLMENT INSTRUCTIONS AND ADDITIONAL INFORMATION ABOUT YOUR EXPERIAN® IDENTITYWORKS<sup>SM</sup> MEMBERSHIP

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorks<sup>SM</sup> Credit 1B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

### Activate IdentityWorks Credit 1B Now in Three Easy Steps:

1. **ENROLL** by: <<DATE>> (Your code will not work after this date.)
2. **VISIT** the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/credit>
3. **PROVIDE** the **Activation Code**: <<Activation Code>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332. Be prepared to provide engagement number **DB20245** as proof of eligibility for the identity restoration services by Experian.

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 1B.

You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at sign-up:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at <https://www.experianidworks.com/credit> or call 877.890.9332 to register with the activation code above.**

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877.890.9332.

### ADDITIONAL STEPS TO HELP PROTECT YOUR INFORMATION

**Review personal account statements and credit reports.** We recommend that you remain vigilant by reviewing personal account statements and monitoring credit reports to detect any errors or unauthorized activity. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call (877) 322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months. If you discover any suspicious items, you should report any incorrect information on your report to the credit reporting agency. The names and contact information for the credit reporting agencies are:

Equifax  
1-866-766-0008  
P.O. Box 105069  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)

Experian  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
1-800-680-7289  
P.O. Box 2000  
Chester, PA 19022  
[www.transunion.com](http://www.transunion.com)

**Report suspected fraud.** You have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You should report suspected incidents of identity theft to local law enforcement, your state's Attorney General, and/or the Federal Trade Commission.

**Place Fraud Alerts.** A fraud alert tells businesses that check your credit that they should check with you before opening a new account. Starting September 21, 2018, when you place a fraud alert, it will last one year, instead of 90 days. Fraud alerts will still be free and identity theft victims can still get an extended fraud alert for seven years. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. To place a security freeze, contact the nationwide credit reporting agencies by phone or online. For more information, visit <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>.

**Place a Security Freeze.** Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. Starting September 21, 2018, you can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too. To place a security freeze, contact the nationwide credit reporting agencies by phone or online. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee. Also, do not confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock. For more information, visit <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.

**Change Online Account Credentials.** If the information involved in this incident included credentials used to access any of your online accounts, such as a username, password, PIN, or answer security question, you should promptly change your username, password, PIN, security question and answer, or other access credentials and take other appropriate steps to protect all online accounts for which you use the same credentials.

**Obtain additional information** about the steps you can take to avoid identity theft from the following entities:

- **All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580, [www.consumer.ftc.gov](http://www.consumer.ftc.gov), 1-877-IDTHEFT (438-4338).
- **Alabama Residents:** Office of the Attorney General, P.O. Box 300152, Montgomery, AL 36130, 1-800-392-5658, <https://ago.alabama.gov/Myago/>
- **Arkansas Residents:** Attorney General's Office Arkansas, Consumer Protection, 323 Center Street, Suite 200, Little Rock, AK 72201, (800) 482-4982, <https://arkansasag.gov/consumer-protection/>
- **Florida Residents:** Florida Office of the Attorney General, Consumer Protection Division, PL-01 The Capitol, Tallahassee, FL 32399, 1-866-966-7226, <https://www.myfloridalegal.com/pages.nsf/Main/18A7753257FE439085256CC9004EC4F7>
- **Georgia Residents:** Georgia Department of Law, Consumer Protection Division, 2 MLK Dr. SW, Atlanta, GA 30334, (404) 656-3790, <http://www.consumer.ga.gov/consumer-topics/identity-theft-what-to-do-if-it-happens-to-you>
- **Indiana Residents:** State of Indiana Attorney General, 302 West Washington Street, IGCS 5<sup>th</sup> Floor, Indianapolis, IN 46204, 1-800-382-5516, <https://www.in.gov/attorneygeneral/2434.htm>
- **Kentucky Residents:** Kentucky Attorney General, Office of Consumer Protection, 1024 Capital Center Drive, Suite 200, Frankfort, KY 40601, 888-432-9257, <https://ag.ky.gov/identity-theft>
- **Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, [www.oag.state.md.us/Consumer](http://www.oag.state.md.us/Consumer), (888) 743-0023.
- **Maine Residents:** Maine Attorney General Consumer Protection Division, 109 Sewall Street, Augusta, ME 04330, (207) 626-8849 [https://www.maine.gov/ag/privacy/identity\\_theft.shtml](https://www.maine.gov/ag/privacy/identity_theft.shtml)
- **Michigan Residents:** Department of the Attorney General, Consumer Protection Division, PO Box 30213, Lansing, MI 48909, (517) 335-7599, [https://www.michigan.gov/ag/0,4534,7-359-81903\\_82965-455905--,00.html](https://www.michigan.gov/ag/0,4534,7-359-81903_82965-455905--,00.html)
- **Minnesota Residents:** Office of Minnesota Attorney General, 445 Minnesota Street, Suite 1400, St. Paul, MN 55101, (651) 296-3353 (Twin Cities Calling Area) or (800) 657-3787 (Outside Twin Cities), <https://www.ag.state.mn.us/Consumer/IdentityTheft/Default.asp>

- **North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center, Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), (919) 716-6400
- **Ohio Residents:** Ohio Attorney General, 30 E. Broad Street, 14<sup>th</sup> Floor, Columbus, OH 43215, 1-800-282-0515, <https://www.ohioattorneygeneral.gov/IdentityTheft>
- **Oklahoma Residents:** Oklahoma Attorney General Consumer Protection Unit, 313 NE 21<sup>st</sup> Street, Oklahoma City, OK 73105, (405) 521-2029, [consumerprotection@oag.ok.gov](mailto:consumerprotection@oag.ok.gov), <http://www.oag.ok.gov/consumer-protection-unit1>
- **South Carolina Residents:** South Carolina Department of Consumer Affairs, 293 Greystone Blvd., Suite 400, Columbia, SC 29210, (803) 734-4200 <https://consumer.sc.gov/identity-theft-unit>
- **South Dakota Residents:** Office of the Attorney General Consumer Protection, 1302 E Hwy 14, Ste. 3, Pierre, SD 57501, (605) 773-4400, <https://consumer.sd.gov/fastfacts/iidentitytheft.aspx>
- **Tennessee Residents:** Tennessee Bureau of Investigation, 901 R.S. Gass Boulevard, Nashville, TN 37216, (615) 744-4000, <https://www.tn.gov/tbi/crime-issues/crime-issues/identity-theft.html>
- **Texas Residents:** Texas Attorney General Consumer Protection, PO Box 12548, Austin, TX 78711, (800) 621-0508, <https://www.texasattorneygeneral.gov/consumer-protection>
- **Virginia Residents:** Office of the Attorney General Commonwealth of Virginia, Consumer Production Section, 202 North Ninth Street, Richmond, VA 23219, <https://www.oag.state.va.us/consumer-protection/>, 1-800-552-9963
- **West Virginia Residents:** Office of the West Virginia Attorney General, Consumer Protection Division, PO Box 1789, Charleston, WV 25326, 1-800-368-8808, <https://ago.wv.gov/consumerprotection/Pages/default.aspx>

**Know Your Rights Under the Fair Credit Reporting Act.** The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. You have certain rights under the FCRA, which you can read about by visiting <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> and <https://www.consumer.ftc.gov/articles/0070-credit-and-your-consumer-rights>. These rights include: (1) You must be told if information in your file has been used against you; (2) You have the right to know what is in your file (you “file disclosure”); (3) You have the right to ask for a credit score; (4) You have the right to dispute incomplete or inaccurate information; (5) Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (6) Consumer reporting agencies may not report outdated negative information; (7) Access to your file is limited to people with a valid need; (8) You must give your consent for reports to be provided to employers; (9) You may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (10) You may seek damages from violators; and (11) identity theft victims and active duty military personnel have additional rights. For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit). States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.