January 20, 2023

[Name]

[Street address]

[Town], [State]

[Postal code]

Dear **[Name]**:

**Re: Risk of Disclosure of Personal Information**

We are writing to inform you of a recent data security incident (the “Incident”) that was discovered on December 8, 2022 by CKF Inc. (“CKF”). CKF has conducted a thorough forensic investigation to determine the impact of this Incident. As your employer, CKF takes your privacy and security seriously.

We are committed to transparency, and we are providing this notice to give you peace of mind that CKF is taking appropriate steps to help ensure your information is safe.

**What Happened.**

The results of our forensic investigation indicate that the Incident may have resulted in your personal information being accessed by an unauthorized third party. The categories of personal information that may have been accessed include: contact information, date of birth, SIN, and financial information (e.g., direct deposit information).

Protecting the personal information of our employees is a top priority for us at CKF. **It is out of an abundance of caution that we are offering you free credit monitoring services, the details of which can be found below.**

CKF sincerely apologizes to you for this Incident. We understand that yoursocial insurance number and financial information are sensitive personal information, and that exposure of this information can put you at risk of identity theft.

**What are we doing?**

Immediately upon learning about the Incident we carried out the following:

* We took steps to block the unauthorized access and secure your information;
* We engaged a team of cyber security experts to contain and investigate the Incident;
* We enhanced our current security system with our external IT experts to prevent a similar future incident;
* We are conducting additional internal privacy and cybersecurity training; and
* We have reported to all relevant authorities.

**Credit Monitoring**

As noted above, CKF has provided you with free credit monitoring through Equifax for a period of 24 months. The monitoring package provides the following:

* daily credit monitoring and alerts;
* web internet scanning;
* identity theft insurance; and
* identity restoration, in the unlikely event that individuals become a victim of identity theft.

Details of credit monitoring: To activate your account please visit [www.equifax.com/activate](http://www.equifax.com/activate). It only takes five minutes to enroll. We have attached the Equifax product information and instructions to assist you in enrolling. Your individual activation code is [code]. You will also find it located in the top right-hand corner of the Equifax attachment.

CKF representatives are available should you wish to receive more information about how this affects you and/or how to access the free credit monitoring. To answer any questions you may have, please contact [INSERT CONTACT DETAILS].

**What else can you do?**

We encourage you to always remain vigilant against the impact that can result from a cyber incident by noting the following recommendations:

* CKF does not solicit personal information from employees by email or text message [PLEASE VERIFY]. If you receive emails or text messages purporting to be from CKF asking for financial, health or any other personal information, please consider that the email or text may be fraudulent, and contact us immediately without responding to the email or text.
* If you have provided banking information to CKF, please ensure you regularly monitor your bank and credit card accounts. If you have any doubts or notice any suspicious or potentially fraudulent transactions on your credit or debit card, we recommend that you contact your financial institution.
* Change your passwords regularly and make sure they are secure - especially when an account is linked to your social insurance number. Do not use the same passwords for your work and personal accounts.
* Be careful when sharing your personal information unsolicited, whether by phone, email or on a website.
* Avoid clicking on links or downloading attachments in suspicious emails.
* If you notice any suspicious activity, report the incident to the appropriate authorities.

The following website offers additional tips and resources to help you protect your identity: <https://www.priv.gc.ca/en/privacy-topics/identities/identity-theft/guide_idt/>.

We apologize for any inconvenience this may have caused and assure you that we are committed to further improving our security posture in order to prevent this from happening again in the future. Thank you for your understanding, and please do not hesitate to contact us if you have any questions or concerns.

Yours sincerely,

**[signature]**

**[Name]**

**[Title]**

**Information About Identity Theft Protection Guide**

Contact information for the three nationwide credit reporting companies is as follows:

|  |  |  |
| --- | --- | --- |
| **Equifax** | **Experian** | **TransUnion** |
| 1-800-685-1111  P.O. Box 740256  Atlanta, GA 30348  [www.equifax.com](http://www.equifax.com) | 1-888-397-3742  P.O. Box 9554  Allen, TX 75013  [www.experian.com](http://www.experian.com) | 1-800-909-8872  P.O. Box 105281  Atlanta, GA 30348-5281  [www.transunion.com](http://www.transunion.com) |

The following information reflects recommendations from the Federal Trade Commission regarding identity theft protection.

**Free Credit Report.** We remind you to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com/) or call toll free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission’s (“FTC”) website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov/)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

**For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

**Fraud Alert.** You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Pursuant to the Economic Growth, Regulatory Relief, and Consumer Protection Act, you may place a fraud alert on your file free of charge.

**For Colorado and Illinois residents:** You may obtain additional information from the credit reporting agencies and the FTC about fraud alerts.

**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. 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.

How will these freezes work? Contact all three of the nationwide credit reporting agencies – Equifax, Experian, and TransUnion. 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. Don’t 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.

The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) social security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

### **For New Mexico residents:** You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

### **For Colorado and Illinois residents:** You may obtain information from the credit reporting agencies and the FTC about security freezes.

**Federal Trade Commission and State Attorneys General Offices.** If you believe you are the victim of identity theft or have reason to believe your 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 avoid identity theft. You may contact the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580,

[www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 1-877-IDTHEFT (438-4338).

**For Maryland residents:** You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, [www.oag.state.md.us](http://www.oag.state.md.us), 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](http://www.ncdoj.gov/), 1-877-566-7226.

**For Rhode Island residents:** You may contact the Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, [http://www.riag.ri.gov](http://www.riag.ri.gov/), 401-274- 4400.

**Reporting of Identity Theft and Obtaining a Police Report.** You have the right to obtain any police report filed in the United States in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file 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. You also have a right to file a police report and obtain a copy of it.

**For Oregon residents:** 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:** You have the right to file or obtain a police report regarding this incident.