



4145 SW Watson Avenue
Suite 400
Beaverton, OR 97005

Enrollment Code: <<Enrollment Code>>

To Enroll, Scan the QR Code Below:



Or Visit:

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

<<First Name>> <<Last Name>>

<<Address1>> <<Address2>>

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

January 19, 2024

Notice of Breach

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

At Pennsylvania Multifamily Asset Managers, LLC, D&A RFS MS8, LLC (dba Michigan Multifamily Asset Managers) and Du & Associates (collectively, the “Company”), we value and respect the privacy of your information, which is why we are writing to inform you that we recently learned that some of your personal information may have been subject to unauthorized acquisition as the result of a security breach (the “Incident”). We are providing this notice to inform you of the Incident and to call your attention to steps you may take to better protect against the possibility of identity theft and fraud, should you feel it is necessary to do so.

What Happened?

On December 1, 2023, we discovered one of our employees may have been using Company credit card(s) to make unauthorized purchases. Because this former employee had access to other employee personal information, we immediately conducted an investigation. It appears the Incident occurred between the period of October 21, 2023 and December 1, 2023. At this point, we believe the former employee only misused personal information of one individual, an owner-employee.

What Information Was Involved?

The following types of data may have included personal information acquired: name, address, phone number, Social Security number, date of birth, and payroll direct deposit information.

What We Are Doing?

As noted, upon learning of this incident, we launched an in-depth investigation to determine the scope of the Incident and identify those potentially affected. This included working with our information technology team in an effort to ensure the Incident did not result in any additional exposure to personal information and taking steps to confirm the integrity of our systems. We also worked with third-party experts to determine what information may have been at risk. We have reported the Incident to the Financial Crimes Section of the Montgomery County Police Department to assist in our investigations. This communication was not delayed at the request of law enforcement.

As an added precaution, we are also offering complimentary access to identity monitoring, fraud consultation, and identity theft restoration services. If you wish to receive these services, activation instructions are below.

What You Can Do.

The attached sheet describes steps you can take to protect your identity and personal information.

In addition, we encourage you to contact IDX with any questions and to enroll in free identity protection services for 24 months by calling 1-800-939-4170, going to <https://app.idx.us/account-creation/protect>, or scanning the QR image and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 6 am - 6 pm Pacific Time. Please note the deadline to enroll is **April 19, 2024**

For More Information.

We apologize for the inconvenience this may cause. We are committed to maintaining the security and privacy of personal information. We want you to be assured that we are taking steps to minimize the chances of a similar occurrence happening again. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-800-939-4170, during the times provided above.

Regards,

Fran Frohman
Chief Financial Officer

ADDITIONAL RECOMMENDED STEPS

We recommend you remain vigilant and consider taking the following steps to avoid identity theft, obtain additional information, and protect your personal information:

- Order Your Free Credit Report at www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov. When you receive your credit report, review the entire report carefully. Look for any inaccuracies and/or accounts you don't recognize and notify the credit bureaus as soon as possible in the event there are any. You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information.
- Place a Fraud Alert on Your Credit File. A fraud alert helps protect you against an identity thief opening new credit in your name. With this alert, when a merchant checks your credit history when you apply for credit, the merchant will receive a notice that you may be a victim of identity theft and to take steps to verify your identity. You also have the right to place a "security freeze" on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can place a fraud alert or request a security freeze by contacting the credit bureaus. The credit bureaus may require that you provide proper identification prior to honoring your request.

Equifax	P.O. Box 740241 Atlanta, GA 30374	1-800-525-6285	www.equifax.com
Experian	P.O. Box 9532 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	1-800-680-7289	www.transunion.com

- Remove your name from mailing lists of pre-approved offers of credit for approximately six months.
- If you aren't already doing so, please pay close attention to all bills and credit-card charges you receive for items you did not contract for or purchase. Review all of your bank account statements frequently for checks, purchases or deductions not made by you. Note that even if you do not find suspicious activity initially, you should continue to check this information periodically since identity thieves sometimes hold on to stolen personal information before using it.
- The Federal Trade Commission ("FTC") offers consumer assistance and educational materials relating to identity theft, privacy issues, and how to avoid identity theft. You may also obtain information about fraud alerts and security freezes from the consumer reporting agencies, your state Attorney General, and the FTC. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General, and/or the Federal Trade Commission ("FTC"). You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC at 1-877-IDTHEFT (1-877-438-4338), or www.ftc.gov/idtheft. The mailing address for the FTC is: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580.
- *For District of Columbia Residents:* You can obtain additional information about steps to take to avoid identity theft from the Office of the Attorney General for the District of Columbia, 441 4th Street, NW, Washington, DC 20001, 202-727-3400, www.oag.dc.gov.
- *For Maryland Residents:* You can obtain information about steps you can take to help prevent identity theft from the Maryland Attorney General at: 200 St. Paul Place, Baltimore, MD 21202, 888-743-0023, www.oag.state.md.us.

- *For New York Residents:* You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information: 1) New York Attorney General, (212) 416-8433 or <https://ag.ny.gov/internet/resource-center>; or 2) NYS Department of State's Division of Consumer Protection, (800) 697-1220 or <https://dos.ny.gov/consumer-protection>.
- *For North Carolina Residents:* You can obtain information about steps you can take to help prevent identity theft from the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699, 1-877-566-7226, www.ncdoj.gov.