



Return Mail Processing
PO Box 999
Suwanee, GA 30024

October 3, 2022

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SAMPLE A. SAMPLE - A

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



Re: [Extra1]

Dear Sample A. Sample,

Ferran Services & Contracting, Inc. (“Ferran Services”) is writing to inform you of a data security incident that may have involved some of your personal information. This notice contains information about the incident, our offer of free credit monitoring and identity theft protection services, and additional steps you can take to help protect your personal information.

What Happened? On March 29, 2022, Ferran Services discovered suspicious activity in our network. We immediately launched an investigation and engaged cybersecurity experts to identify what happened, conduct a forensic analysis, and assist in our response to the incident. We also reported the incident to the Federal Bureau of Investigation. Through this investigation, it was determined that an unauthorized actor may have had access to certain systems in our network between December 25, 2021 and March 29, 2022. In June 2022, we learned that the unauthorized actor may have accessed or acquired some information from our network. We have undertaken a comprehensive review of that information and, on or about September 6, 2022, determined that some of your information may have been impacted. We are notifying you out of an abundance of caution to help you take steps to protect your information.

What Information Was Involved? The information that may have been potentially impacted included your [Extra2].

What We Are Doing. As an added precaution, we are offering you [Extra3] months of free credit monitoring and identity theft protection services through Experian IdentityWorksSM. These services help detect possible misuse of your personal information and provide you with identity protection services focused on identification and resolution of identity theft. This letter contains additional information on these services, including instructions on how to activate your complementary membership.

We take the privacy and security of personal information in our care very seriously. Upon discovering the incident, we immediately launched an in-depth investigation and moved quickly to secure our network. We also initiated a global password reset of all users to our network and implemented containment actions in conjunction with our cybersecurity experts. As part of our ongoing commitment to the security of information, we are supplementing our existing security measures with additional enhancements to reduce the likelihood of a similar incident occurring in the future.

What You Can Do. You can enroll in the complementary credit monitoring and identity theft protection services being offered to you through Experian. There is no cost to you to enroll in these services. This letter also includes other precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or suspicious activity on a regular basis.

For More Information. We deeply regret that this incident occurred and apologize for any inconvenience or concern caused by this incident. If you have further questions or would like an alternative to enrolling in credit monitoring and identity theft protection services online, please call our toll-free assistance line at (833) 559-2451, Monday through Friday from 9:00am - 11:00pm Eastern Time or Saturday and Sunday from 11:00am - 8:00pm Eastern Time (excluding major U.S. holidays).

Sincerely,
Dolph Marmetschke and Cathy Zellner
Ferran Services & Contracting, Inc.

STEPS YOU CAN TAKE

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for [Extra3] months. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by **December 31, 2022** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>
- Provide your **activation code: ABCDEFGHI**

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 **(833) 559-2451 by December 31, 2022**. Be prepared to provide engagement number **[Engagement Number]** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR [Extra3] MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks. 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 signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for [Extra3] months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ADDITIONAL STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Freeze Your Credit File

You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Note that a security freeze generally does not apply to existing account relationships and when a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. There is no charge to place or lift a security freeze.

To place a security freeze on your credit report, contact each of the three major consumer reporting agencies using the contact information listed below:

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com

Experian

P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
www.experian.com

TransUnion

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

To request a security freeze, you will need to provide the following:

1. Your full name with middle initial and any suffixes;
2. Social Security number,
3. Date of birth;
4. Current address and previous addresses for the past five (5) years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); and
7. Other personal information as required by the applicable credit reporting agency.

If you request a security freeze via toll-free telephone or online, the credit reporting agencies have one (1) business day after receiving the request to place the freeze. In the case of a request made by mail, the bureaus have three (3) business days after receiving your request to place a security freeze on your credit report. If you request a lift of the security freeze online or by phone, the credit reporting agency must lift the freeze within one (1) hour. If you request a lift of a credit freeze by mail, then the credit reporting agency must lift the credit freeze no later than three (3) business days after receiving your request.

Fraud Alerts

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is an alert lasting 7 years. Contact one of the credit reporting agencies listed above to activate an alert.

Monitor Your Account Statements and Report Fraud

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, carefully reviewing your credit reports, debit/credit card, insurance policy, bank account and other account statements. Activate alerts on your bank accounts to notify you of suspicious activity. Report suspicious or fraudulent charges to your insurance statements, credit report, credit card or bank accounts to your insurance company, bank/credit card vendor and law enforcement. (For Oregon & Iowa residents: Report any suspected identity theft to law enforcement, Federal Trade Commission, and your State Attorney General.)

Order Your Free Annual Credit Report

Visit www.annualcreditreport.com or call 877-322-8228 to obtain one free copy of your credit report from each of the three major credit reporting bureaus annually. Periodically review a copy of your credit report for discrepancies and identify any accounts you did not open or inquiries you did not authorize. (For Colorado, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain additional copies of your credit report, free of charge. You must contact each of the three credit reporting agencies directly to obtain such additional reports.)

File or Obtain a Police Report

You have the right to file or obtain a police report if you 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 proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report incidents of identity theft to local law enforcement or to the Attorney General.

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself by contacting the Federal Trade Commission (FTC) or state Attorney General. The FTC provides information at www.ftc.gov/idtheft. The FTC can also be reached by phone: 1-877-438-4338; TTY: 1-866-653-4261 or by writing: 600 Pennsylvania Ave., NW, Washington, D.C. 20580.

Fair Credit Reporting Act

You also have rights under the federal Fair Credit Reporting Act (FCRA), which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FTC has published a list of the primary rights created by the FCRA (<https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>), and that article refers individuals seeking more information to visit www.ftc.gov/credit. The FTC's list includes the following FCRA rights: (1) To receive a copy of your credit report, which must contain all the information in your file at the time of your request; (2) To receive a free copy of your credit report, at your request, once every 12 months from each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion; (3) To receive a free credit report if a company takes adverse action against you (e.g. denying your application for credit, insurance, or employment), and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the credit reporting company. You are also entitled to one free report a year if you are unemployed and plan to look for a job within 60 days; if you are on welfare; or if your report is inaccurate because of fraud, including identity theft; (4) To ask for a credit score; (5) To dispute incomplete or inaccurate information; (6) To obtain corrections to your report or delete inaccurate, incomplete, or unverifiable information; (7) Consumer reporting agencies may not report outdated negative information; (8) To restrict access to your file and to require consent from you for reports to be provided to employer; (9) To limit "prescreened" offers of credit and insurance you receive based on information in your credit report; and (10) To seek damages from violators. Please note that identity theft victims and active duty military personnel may have additional rights under the FCRA.

For residents of North Carolina: The North Carolina Attorney General's Office, Consumer Protection Division, can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 (toll-free within North Carolina), and www.ncdoj.gov. You can obtain information from the Attorney General or the Federal Trade Commission about preventing identity theft.

For residents of Maryland: The Maryland Office of the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, and www.oag.state.md.us. You can obtain information from the Attorney General or Federal Trade Commission about preventing identity theft.

For residents of New Mexico: 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. Furthermore, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccuracies, incomplete or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.

For residents of New York: The Attorney General may be contacted at: Office of Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

For residents of Rhode Island: The Rhode Island Office of the Attorney General can be contacted at: 150 South Main Street, Providence, RI 02903, 1-401-274-4400, and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed regarding this incident.

For residents of the District of Columbia: The Attorney General may be contacted at: 400 6th Street NW, Washington, D.C. 20001, by phone at (202) 727-3400; and, <https://oag.dc.gov/>. You may obtain information from the Attorney General or the Federal Trade Commission about preventing identity theft.