



Return Mail to: IDX
4145 SW Watson Avenue, Suite 400
Beaverton, OR 97005

<< First Name >> << Last Name >>
<<Address1 >> <<Address2 >>
<<City >>, <<State >> <<Zip >>

Enrollment Code: <<XXXXXXXXXX >>

To Enroll, Scan the QR Code Below:



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

August 9, 2023

Notice of Data <<Extra 1 >>

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

This notice is to inform you of a data security incident that may have involved your personal information. Wharf Resources (U.S.A.), Inc. (“Coeur” or “we”) takes the security of personal information in its care very seriously. This notice explains the incident, provides you with steps you can take to protect your information, and offers you complimentary credit monitoring and identity protection services.

What happened? On June 30, 2023, we determined that your information may have been impacted by a data security incident. In March 2023, we detected unusual activity in one of our email accounts. We immediately terminated access to that email account and began an investigation to find out what happened. It was eventually determined that an unauthorized person may have gained access to some of your personal information. While we have no reason to believe that your information has been misused as a result of this incident, out of an abundance of caution, we are notifying you and providing you with free identity protection and information you can take to protect your data.

What Information Was Involved? The data involved may have included your name in combination with your: <<Extra2 >>.

What We Are Doing: In addition to the steps described above, we have taken steps to help prevent a similar incident from occurring in the future. We also notified the Federal Bureau of Investigation about this incident and will provide them with assistance to support their investigation. We are also offering you complimentary identity theft protection services through IDX. These services include: <<12 months/24 months >> of credit and dark web monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

What You Can Do: We encourage you to contact IDX with any questions and to enroll in the free identity protection services 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 8 am - 8 pm Central Time. Please note the deadline to enroll is November 9, 2023. Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take advantage of this offering.

For More Information: You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Please call 1-800-939-4170 or go to <https://app.idx.us/account-creation/protect> for help or for any questions you may have.

The privacy and security of your information is very important to us. We regret any worry or inconvenience this may cause you.

Sincerely,

Ken Nelson,
General Manager
Wharf Resources (U.S.A.), Inc.

Steps You Can Take to Protect Your Personal Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105788
Atlanta, GA 30348
1-888-378-4329
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-800-831-5614
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov
1-877-438-4338

Maryland Attorney General

St. Paul Plaza
200 St. Paul Place
Baltimore, MD 21202
marylandattorneygeneral.gov
1-888-743-0023

New York Attorney General

Bureau of Internet and Technology
Resources
28 Liberty Street
New York, NY 10005
ag.ny.gov
1-212-416-8433 / 1-800-771-7755

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
riag.ri.gov
1-401-274-4400

Washington D.C. Attorney General

400 S 6th Street, NW
Washington, DC 20001
oag.dc.gov
1-202-727-3400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.