



To Enroll, Please Call:
 1-833-814-1691
 Or Visit:
<https://app.idx.us/account-creation/protect>
 Enrollment Code: <<XXXXXXXXXX>>

<<Return Address>>
 <<City>>, <<State>> <<Zip>>

<<FirstName>> <<MiddleInitial>> <<LastName>>
 <<Addr1>> <<Addr2>>
 <<City>>, <<State>> <<Zip>>
 <<Country>>

October 26, 2022

NOTICE OF DATA BREACH

Dear <<FirstName>> <<LastName>>:

Convergent Outsourcing, Inc. (“Convergent”) is sending this letter as part of our commitment to privacy. Convergent performs debt collection services and, during the course of performing those services, receives personal information. We are contacting you regarding a security incident at Convergent which may have involved some of your personal information.¹ We want you to understand what happened, what we are doing about it, the steps you can take to protect yourself, and how we can help you.

What Happened.

On June 17, 2022, we became aware of an interruption to certain services performed by Convergent affecting certain computer systems. We immediately began taking steps to secure our systems and launched an investigation to better understand the nature of the service interruption. We immediately took action to secure our systems, isolated any impacted servers against additional spread and severed the unauthorized actor’s access to our network and servers. We, with the assistance of third party experts, also expanded our investigation to search for and review any personal information on our systems that could have been accessed.

We discovered that an external actor gained unauthorized access to our systems and deployed a ransomware malware. The investigation also revealed that the unauthorized actor deployed certain data extraction tools on one storage drive that is used to save and share files internally.

¹ Note, the security incident also impacted the business operations of Convergent’s affiliate, Account Control Technology, Inc. (“ACT”). To the best of our knowledge, per our investigation, you are receiving this letter because your information was found in certain information held in connection with Convergent’s operations.

What Information Was Involved.

Please note that we are providing this information in an abundance of caution, as the thorough investigation could not confirm your personal information was *actually* viewed by the unauthorized actor.

However, our investigation revealed the following personal information may have been involved in the unauthorized actor's access of the internal drive referenced above: name, contact information, financial account number, and social security number.

What We Are Doing.

Convergent takes the confidentiality, privacy, and security of information in our care seriously. When we discovered the service interruption, we, with the assistance of third party experts, immediately deployed an array of containment and remediation steps.

We immediately took action to secure our systems and proactively managed our network to sever connectivity and prevent the movement of the unauthorized actor. We reset all passwords, and engaged third-party experts to assist with containment, removal, and restoration. We also coordinated with our clients and vendors to inform them of this event so they could deploy similar proactive measures on their own computer systems. We have since deployed additional cybersecurity measures and reviewed policies and procedures relating to data privacy and security to further harden our systems against future attacks.

While the investigation has not revealed any misuse of your personal information, nor any attempts at fraud or identity theft, out of an abundance of caution, we are providing you with twelve months of credit monitoring and identity protection services through IDX at no cost to you. A description of the services and instructions on how to enroll can be found below in the *What You Can Do* section. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services on your behalf.

What You Can Do.

While we are not aware of any misuse of your personal information, below is information about steps that an individual may take to protect against potential misuse of their personal information.

We encourage you to, as always, remain vigilant and monitor your account statements, insurance transactions, and free credit reports for potential fraud and identity theft, and promptly report any concerns. We also suggest you regularly review bills, notices, and statements. You should always be alert in monitoring account statements and transactions for fraud and identity theft, and promptly report any questionable or suspicious activity.

In addition, you may contact the Federal Trade Commission ("FTC") or law enforcement, including your state Attorney General, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC's Web site, at www.ftc.gov/idtheft, or call the FTC, at (877) IDTHEFT (438-4338) or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under the federal Fair Credit Reporting Act ("FCRA"), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax
(800) 685-1111
P.O. Box 740241
Atlanta, GA 30374-0241
www.Equifax.com/personal/credit-report-services

Experian
(888) 397-3742
P.O. Box 9701
Allen, TX 75013
www.Experian.com/help

TransUnion
(888) 909-8872
Fraud Victim Assistance Division
P.O. Box 2000
Chester, PA 19022
www.TransUnion.com/credit-help

You also have other rights under the FCRA. For further information about your rights under the FCRA, please visit: http://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf.

In addition, you may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

In addition, you can contact the nationwide credit reporting agencies at the phone numbers listed above to place a security freeze to restrict access to your credit report. There is no charge to place, lift or remove a security freeze. You will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your request, each credit reporting agency will send you a confirmation letter containing a unique PIN or password that you will need in order to lift or remove the freeze. You should keep the PIN or password in a safe place.

We also encourage you to contact IDX with any questions and to enroll in free identity protection services by calling 1-833-814-1691 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. The deadline to enroll is January 26, 2023.

For More Information.

If you have questions about this letter, please call 1-833-814-1691 toll-free Monday through Friday from 9 am - 9 pm Eastern Time, or go to <https://app.idx.us/account-creation/protect>. The toll free number and website have been created to answer your questions about the incident and to help you enroll in identity theft and credit monitoring services.

We sincerely apologize for the worry and inconvenience this matter may cause. Convergent is committed to continued transparency and support for those potentially impacted by the incident.

Sincerely,

Convergent Outsourcing, Inc.

IF YOU ARE A DISTRICT OF COLUMBIA RESIDENT: You may obtain information about avoiding identity theft from the FTC or the District of Columbia Attorney General's Office. These offices can be reached at:

Federal Trade Commission	Office of the Attorney General
Consumer Response Center	441 4th Street, NW
600 Pennsylvania Avenue, NW	Suite 1100 South
Washington, DC 20580	Washington, DC 20001
(877) IDTHEFT (438-4338)	(202) 727-3400
http://www.ftc.gov/idtheft/	https://oag.dc.gov/

IF YOU ARE AN IOWA RESIDENT: You may obtain information about avoiding identity theft from the FTC or the Iowa Attorney General's Office. These offices can be reached at:

Federal Trade Commission	Office of the Attorney General of Iowa
Consumer Response Center	Hoover State Office Building
600 Pennsylvania Avenue, NW	1305 E. Walnut St
Washington, DC 20580	Des Moines, IA 50319
(877) IDTHEFT (438-4338)	(515) 281-5164
http://www.ftc.gov/idtheft/	https://www.iowaattorneygeneral.gov/

IF YOU ARE A MARYLAND RESIDENT: You may obtain information about avoiding identity theft from the FTC or the Maryland Attorney General's Office. These offices can be reached at:

Federal Trade Commission	Office of the Attorney General
Consumer Response Center	Consumer Protection Division
600 Pennsylvania Avenue, NW	200 St. Paul Place
Washington, DC 20580	Baltimore, MD 21202
(877) IDTHEFT (438-4338)	(888) 743-0023
http://www.ftc.gov/idtheft/	www.oag.state.md.us

IF YOU ARE A NEW YORK RESIDENT: You may obtain information about security breach response and identity theft prevention and protection from the FTC or from the following New York state agencies:

Federal Trade Commission	New York Attorney General	New York Department of State
Consumer Response Center	Consumer Frauds &	Division of Consumer Protection
600 Pennsylvania Avenue, NW	Protection Bureau	99 Washington Avenue
Washington, DC 20580	120 Broadway, 3rd Floor	Suite 650
(877) IDTHEFT (438-4338)	New York, NY 10271	Albany, New York 12231
www.consumer.gov/idtheft	(800) 771-7755	(800) 697-1220
	www.ag.ny.gov	www.dos.ny.gov

IF YOU ARE A NORTH CAROLINA RESIDENT: You may obtain information about preventing identity theft from the FTC or the North Carolina Attorney General's Office. These offices can be reached at:

Federal Trade Commission	North Carolina Department of Justice
Consumer Response Center	Attorney General Josh Stein
600 Pennsylvania Avenue, NW	9001 Mail Service Center
Washington, DC 20580	Raleigh, NC 27699-9001
(877) IDTHEFT (438-4338)	(877) 566-7226
www.consumer.gov/idtheft	http://www.ncdoj.com

IF YOU ARE AN OREGON RESIDENT: You may contact state or local law enforcement to determine whether you can report suspected identify theft relating to this incident. In addition, you can obtain information about avoiding identity theft from the FTC or the Oregon Attorney General's Office. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
<http://www.ftc.gov/idtheft/>

Oregon Department of Justice
Office of the Attorney General
1162 Court St. NE
Salem, OR 97301-4096
(877) 877-9392
<https://www.doj.state.or.us/>