

C/O IDX
P.O. Box 989728
West Sacramento, CA 95798-9728

To Enroll, Please Call:
(833) 664-2007
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: <<Enroll>>

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

May 12, 2021

Re: Notice of Data Breach

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

I am writing to inform you of a data security incident experienced by a vendor of The N&D Group® (“N&D”) that may have involved your personal information. At N&D, we take the privacy and security of personal information very seriously. This letter contains information about the vendor incident and steps you can take to protect your personal information.

What Happened? In January 2021, N&D was alerted to a compromise involving an N&D vendor’s email account. Upon learning of this activity, the vendor took steps to secure their digital environment and began an investigation to determine what happened. N&D engaged independent cyber experts to determine what happened and whether personal information may have been accessed or acquired without authorization. The investigation revealed that the vendor’s email account had been accessed without authorization. After another lengthy investigation that reviewed the contents of the vendor’s inbox, N&D learned on April 7, 2021 that messages and attachments contained within the accessed email account included some of your personal information. Though N&D has no evidence that anyone’s personal information has been misused as a result of this incident, we are providing you notification and information about steps you can take to protect your information out of an abundance of caution.

Please note that there is no evidence that N&D’s network was accessed without authorization at any point during the incident. This incident involved a single email account belonging to an N&D vendor.

What Information Was Involved? Based on our investigation, the potentially impacted information may include your name in combination with the following data element(s): <<insert variable text>>.

What We Are Doing. As soon as we discovered the incident, we took the steps discussed above. In addition, we have taken affirmative steps to minimize the likelihood of a similar incident occurring in the future. This includes working with leading cybersecurity experts to enhance the security of our digital environment. Additionally, in an abundance of caution, we are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 12 months of credit and Cyberscan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id 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 free identity protection services by calling (833) 664-2007 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 7 am - 7 pm Mountain Time. Please note the deadline to enroll is August 12, 2021.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. IDX representatives can answer questions or concerns you may have regarding the protection of your personal information. You can also follow the recommendations included on the following page to help protect your personal information.

For More Information: We remain committed to protecting your personal information and apologize for any worry or inconvenience this may cause you. 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 (833) 664-2007 or go to <https://app.idx.us/account-creation/protect> for assistance or for any additional questions you may have.

Sincerely,

A handwritten signature in black ink, appearing to read "David Cote". The signature is stylized with a large, looping initial "D" and a cursive "Cote".

David Cote
General Counsel & Corporate Secretary
The N&D Group®

STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR 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 105851
Atlanta, GA 30348
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 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. You also have the right, under Rhode Island and Massachusetts law, to request a police report associated with this matter.

Federal Trade Commission

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

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
oag.state.md.us
1-888-743-0023

New York Attorney General

Bureau of Internet and Technology
Resources
28 Liberty Street
New York, NY 10005
1-212-416-8433

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>
1-401-274-4400

Washington D.C. Attorney General

441 4th 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://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.