



Individuals 18 years of age and older are eligible to receive twelve months of credit and identity monitoring at no cost to you.  
See instructions enclosed and activate within 90 days.

<<Date>> (Format: Month Day, Year)

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
<<address\_1>>  
<<address\_2>>  
<<city>>, <<state\_province>> <<postal\_code>>  
<<country>>

RE: Notice of Security Incident

Dear <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>,

We are writing to notify you of a recent data security incident that involved our technology network. **This notice includes information on how to help protect your personal information by activating twelve months of identity monitoring at no cost to you.** Please see the enclosed information and activation instructions.

**What happened?** On or about June 28, 2023, Nahon, Saharovich & Trotz (NST Law) experienced a data security incident that caused disruption to its information technology network for a short period of time. After detecting abnormal network activity, we discovered that unauthorized persons had placed unauthorized encryption software on our system. We immediately investigated and aggressively responded to the incident, engaging outside technical experts to assist in our response. With help from our outside experts, we blocked the unauthorized persons and recovered and restored our data via our back-up data system. Our outside technical experts further assisted in investigating and evaluating the nature and scope of the incident. Both our internal IT department and our external technical experts worked closely to remediate this event and to fortify NST Law's technology network. During the course of our investigation, we learned that the unauthorized third party(ies) had taken files from our technology environment in connection with the June 28 incident and posted a number of files on an online blog over a number of days in July 2023. We discovered the initial posting on July 12, 2023 and additional postings on August 1, 2023. We worked diligently to conduct a review of the impacted files posted on the blog in order to identify affected individuals. In early August, we began notifying individuals whose information was included in the initial post. On August 17, we received names of additional individuals whose information appeared in the subsequent posts, including some information pertaining to you, as explained further below. The information was posted in an online forum that is not visible with internet search engines, is not normally accessible to the general public, and requires a special browser to access.

**What information was involved?** From our investigation, we determined that the information involved in this event may include some of your personal and/or confidential information that NST Law has in connection with NST Law's relationship with you as a client or potential client, your role in a case, or your employment with NST Law. The impacted information may include one or more of the following: your name, date of birth, Social Security Number and information, lost wages, and/or general medical information. **We do not have further evidence of misuse of your information at this time, but we wanted to make you aware of what happened, the steps we are taking in response, and resources available to you to help protect your information should you choose to do so.**

**What we are doing?** NST Law has a number of security measures in place to help protect information we maintain and we have implemented enhanced security safeguards in response to this incident, including: system-wide password resets; increased access controls; and, expanded use of multi-factor authentication. We are continuing to monitor this incident and to take steps to enhance and strengthen our security measures to reduce the risk of a similar incident in the future.

**What you can do.** We have enclosed information on steps you can take to help protect your information and remain vigilant in monitoring your personal information. **If you are age eighteen (18) or older we are offering twelve months of identity monitoring at no cost to you through Kroll, a global leader in risk mitigation and response.** Your identity monitoring services include Credit Monitoring, a Current Credit Report, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b\_text\_6 (activation date)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s\_n>>

For more information about Kroll and your Identity Monitoring services, you can visit [info.krollmonitoring.com](http://info.krollmonitoring.com). Additional information describing your services is included with this letter.

If you notice unusual or unauthorized activity involving your financial accounts/statements or credit file, call the appropriate financial institution immediately. Also enclosed you will find additional information on resources available to you, including information on how to obtain free credit reports, and how to place a security freeze or fraud alert on your credit report.

**For more information.** We have established a call center to ensure we have individuals available to answer questions you may have. If you have questions about this notice, please call xxx-xxx-xxxx, Monday through Friday from 8:00 A.M. to 5:30 P.M. Central Time, excluding some major U.S. holidays. Please have the membership number included above ready. If you are a client and you would like to speak with your Nahon, Saharovich & Trotz attorney you may reach us at 1-800-529-4004. We care about your information privacy and security and sincerely apologize for any inconvenience or concern.

Sincerely,

Alex Saharovich

Corey B. Trotz

## **STEPS YOU CAN TAKE**

**Below is information on steps you can take to help protect your personal information if you feel that it is necessary under these or any other circumstances that you have experienced.**

**ACTIVATE YOUR IDENTITY MONITORING.** If you are at least eighteen (18) years of age you are eligible to receive identity monitoring for twelve (12) months at no cost to you, including Identity Theft Insurance that will reimburse up to \$1 million for expenses associated with restoring your identity should you become a victim of identity theft. If you would like to activate, please follow the instructions in your notice letter.

Please note, credit monitoring is not available for minors. If you are receiving this notification for a minor you are being provided access to Minor Identity Monitoring services through Kroll that allows parents/guardians to activate a dependent under the age of 18 to monitor for potentially fraudulent activity associated with the minor's Social Security Number. In addition, you have access to consultation with a Kroll fraud specialist and identity theft restoration services should your minor become a victim of identity theft. If you would like to activate your minor for these services, please follow the instructions in your minor's notice letter. A security freeze can also be placed on a minor's credit report. See information on freezing a credit report below.

If you are receiving this letter on behalf of a deceased family member, credit and identity monitoring is not available. As an alternative, you may want to place a fraud alert on your family member's credit file, and obtain a copy of your family member's credit report to review. If you have not done so already, you may wish to contact your family member's credit card company or bank to cancel any existing credit card or bank accounts. You can also contact one of the three nationwide credit bureaus listed below to notify them of your family member's death and to have a notice placed on your family member's credit reports. If someone attempts to use your family member's information to apply for credit, the creditor should receive a notice when the credit report is accessed, informing the creditor the person is deceased. You may be required to provide proof that your family member is deceased and proof of your authority to add a notice to your family member's report.

**REVIEW YOUR CREDIT REPORTS.** You are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

**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 authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. You can unfreeze or temporarily lift your freeze to apply for a new loan, credit, mortgage, or any other account involving the extension of credit. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

**Experian**  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze](http://www.experian.com/freeze)

**TransUnion**  
P.O. Box 160  
Woodland, PA 19094  
1-800-916-8800  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-685-1111  
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

**PLACE A FRAUD ALERT ON YOUR CREDIT FILE.** As an alternative to a security freeze, you have the right to place a "fraud alert" on your file at no cost. An initial fraud alert is a one-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. Contact any one of the 3 major credit bureaus to place a fraud alert. The initial fraud alert stays on your credit report for one year. You can renew it after one year. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

**Experian**

P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742

[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

**TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289

[www.transunion.com/  
fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

**Equifax**

P.O. Box 105069  
Atlanta, GA 30348  
1-888-766-0008

[www.equifax.com/personal/  
credit-report-services](http://www.equifax.com/personal/credit-report-services)

**REMAIN VIGILANT: REVIEW YOUR ACCOUNT STATEMENTS & REPORT FRAUD, CHANGE YOUR PASSWORDS AND SECURITY VERIFICATION QUESTIONS & ANSWERS.** Remain vigilant for instances of fraud or identity theft by reviewing your financial account statements, and monitoring your credit reports for suspicious activity. Always carefully review your credit reports, debit/credit card statements, insurance policy, and bank account statements. If you haven't already done so, activate alerts on your bank accounts to notify you of suspicious activity, changing passwords/security verifications periodically, or as needed – particularly if the same password is used over multiple online accounts. If your medical information was involved, it is also advisable to review the billing statements you receive from your healthcare providers. Report suspicious or fraudulent charges on your insurance statements, provider billing statements, credit report, credit card or bank accounts to your insurance company, bank/credit card vendor, healthcare provider and law enforcement, including FTC and/or your State Attorney General.

**POLICE REPORT.** If you're an identity theft victim, you have the right to any report about the incident (if it exists) or you can file a police report yourself and obtain a copy of it.

**ADDITIONAL INFORMATION ON IDENTITY THEFT PREVENTION:** Additional information on the steps you can take to help protect yourself is available by contacting your state Attorney General or the Federal Trade Commission (FTC). The FTC's website is [www.ftc.gov](http://www.ftc.gov). You can obtain information about fraud alerts and security freezes from the Federal Trade Commission and the credit reporting agencies listed above. If your personal information has been misused, visit [IdentityTheft.gov](http://IdentityTheft.gov) to report the identity theft and get recovery steps. Even if you do not find any suspicious activity on your initial credit reports, the FTC recommends that you check your credit reports periodically so you can spot problems and address them quickly. The FTC hotline is 877-438-4338; TTY 1-866-653-4261, or write to FTC, 600 Pennsylvania Ave., NW, Washington, D.C. 20580.

**For Iowa residents:** You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General, 515-281-5926, [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov). **For Maryland residents:** You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, [www.oag.state.md.us](http://www.oag.state.md.us), 1-888-743-0023. **For New Mexico residents:** You have rights under the Fair Credit Reporting Act (FCRA). The FCRA promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. A summary of your FCRA rights is available from the FTC: <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf>. **For New York residents:** You may contact the New York Attorney General by mail at: Office of the New York State Attorney General, The Capitol, Albany, NY 12224-0341; or toll-free at 1-800-771-7755; and online at [www.ag.ny.gov](http://www.ag.ny.gov). **For North Carolina residents:** You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), 1-877-566-7226. **For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General, <https://www.doj.state.or.us>, 1-877-877-9392. **For Wyoming residents:** This notice was not delayed due to a law enforcement investigation.



**TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES**

You have been provided with access to the following services from Kroll:

**Triple Bureau Credit Monitoring and Single Bureau Credit Report**

Your current credit report is available for you to review. You will also receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you will have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

**Web Watcher**

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

**Public Persona**

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you will receive an alert.

**Quick Cash Scan**

Quick Cash Scan monitors short-term and cash-advance loan sources. You will receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

**\$1 Million Identity Fraud Loss Reimbursement**

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

**Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to help protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

**Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.