



<<Date>>

<<First Name>> <<Last Name>>

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip Code>>

Subject: Notification of Data Security Incident

Dear <<First Name >> <<Last Name>>:

We are writing to inform you of a data security incident that may have involved your personal information. We also wish to inform you about steps you can take to protect your personal information and to offer identity monitoring services.

**What Happened?** Upon discovering unusual activity in our email system, we immediately took steps to secure the email system and began an investigation. We also engaged an independent digital forensics expert to help us determine the nature and scope of the incident. On February 28, 2019, the investigation determined that an unauthorized individual accessed a Heritage employee email account and may have viewed emails containing text or attachments that included your personal information. We are not aware of any misuse of your information, but out of an abundance of caution we are offering you identity monitoring services.

**What Information Was Involved?** The following information may have been involved: your name and Social Security number.

**What We Are Doing.** As soon as we discovered the incident, we took the measures referenced above. We are providing you with access to **Single Bureau Credit Monitoring /Single Bureau Credit Report/Cyber Monitoring\*** services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to your Experian credit file. This notification is sent to you the same day that the change or update takes place with the bureau. The cyber monitoring will review the dark web and alert you if your personally identifiable information is found online. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by **CyberScout** a company that specializes in identity theft education and resolution.

\* Services marked with an "\*\*\*" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

To enroll in **Credit Monitoring\*** services at no charge, please log on to <https://www.myidmanager.com> and follow the instructions provided. **When prompted please provide the following unique code to receive services: <CODE HERE.>**

Please note that following enrollment, additional steps will be required by you to activate phone alerts and fraud alerts, and to obtain your credit score and credit file. Additional steps may also be required to activate your monitoring options.

**What You Can Do.** You can follow the recommendations on the enclosed page titled "Steps You Can Take to Further Protect Your Information. You are eligible for the identity protection services through CyberScout by calling 1-800-405-6108 or visiting <https://www.myidmanager.com> and using the enrollment redemption code provided above.

**For More Information.** Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call CyberScout at 1-800-405-6108 from 8:00 am to 5:00 pm Eastern time Please have your enrollment redemption code ready.

Thank you for your loyalty to The Heritage Companies, and your patience through this incident. We take your trust in us and this matter very seriously. Please accept our sincere apologies for any worry or inconvenience this may cause you.

Sincerely,

*Mike Sanders*

Mike Sanders  
Owner/Broker  
The Heritage Companies

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## 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 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 can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following four national credit reporting agencies:

<b>TransUnion</b> P.O. Box 1000 Chester, PA 19016 1-877-322-8228 <a href="http://www.transunion.com">www.transunion.com</a>	<b>Experian</b> P.O. Box 9532 Allen, TX 75013 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>Equifax</b> P.O. Box 105851 Atlanta, GA 30348 1-800-525-6285 <a href="http://www.equifax.com">www.equifax.com</a>	<b>Free Annual Report</b> P.O. Box 105281 Atlanta, GA 30348 1-877-322-8228 <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>
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**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 90 days. 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:** Under U.S. law, 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 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. Residents of Maryland, North Carolina and Rhode Island can obtain more information from their Attorney General using the contact information below.

<b>Federal Trade Commission</b> 600 Pennsylvania Ave, NW Washington, DC 20580 consumer.ftc.gov, and www.ftc.gov/idtheft 1-877-438-4338	<b>Maryland Attorney General</b> 200 St. Paul Place Baltimore, MD 21202 oag.state.md.us 1-888-743-0023	<b>North Carolina Attorney General</b> 9001 Mail Service Center Raleigh, NC 27699 ncdoj.gov 1-877-566-7226	<b>Rhode Island Attorney General</b> 150 South Main Street Providence, RI 02903 http://www.riag.ri.gov 401-274-4400
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You also have certain rights under the Fair Credit Reporting Act (FCRA), including the right to know what is in your file, to dispute incomplete or inaccurate information, and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, and your rights pursuant to the FCRA, please visit [http://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf).