

Windham Company Logo

<<Name 1>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>><<State>><<Zip>>

<<Date>>

<<Country>>

RE: Notice of Data Breach

Dear <<Name 1>>:

Windham Professionals, Inc. (“Windham”) is writing to notify you of a recent data security incident that may impact the security of your personal information. Windham writes to advise you of our investigation and the steps we are taking in response to this incident as well as steps you can take to protect your personal information should you feel it is appropriate to do so.

Who is Windham and Why Did We Have Your Personal Information? Farm Bureau Bank placed your account with Windham to attempt to resolve your past due account with Farm Bureau Bank. The information provided to Windham by Farm Bureau Bank contained the minimum necessary information required to assist Windham in working with you to resolve your account.

What Happened? On January 7, 2019, Windham became aware of an unauthorized message forwarding rule in a Windham employee’s email account. Upon discovering the unauthorized forwarding rule, Windham removed the forwarding rule, changed the email account’s password, removed the employee’s device from its network and commenced an internal investigation into the incident. The investigation revealed the employee had unknowingly provided their email account login credentials in response to a phishing email on December 19, 2018, which resulted in unauthorized logins to the email account by an unknown actor between December 19, 2018 and January 7, 2019. While Windham was unable to determine that any specific data was actually accessed within the email account, we determined that information related to Farm Bureau Bank customers was stored in the email account and potentially subject to unauthorized access.

What Information Was Involved? The following types of your personal information were determined to be stored within the Windham employee’s impacted email account: your name, Social Security number, financial account information, and address.

What We Are Doing. Windham takes the security of personal information in our care very seriously. Windham has security measures in place to protect personal information data, and we are working to implement additional safeguards. In addition, Windham has taken steps to prevent future unauthorized access to our email accounts by implementing a two-factor authentication procedure. Windham is also conducting employee training to better protect against the threat of phishing emails.

As a safeguard, Windham has arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for one year provided by TransUnion Interactive, a subsidiary

of TransUnion,[®] one of the three nationwide credit reporting companies.

How to Enroll: You can sign up online or via U.S. mail delivery

- To enroll in this service, go to the *myTrueIdentity* website at **www.MyTrueIdentity.com** and, in the space referenced as “Enter Activation Code,” enter the 12-letter Activation Code **<<Insert Unique 12-letter Activation Code>>** and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the six-digit telephone passcode **697210** and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **May 31, 2019**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score.
- The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

What You Can Do. You can enroll to receive the free credit monitoring and identity protection services. You can also review the enclosed “Steps You Can Take to Protect Against Identity Theft and Fraud.”

For More Information. Windham understands that you may have questions about this incident that are not addressed in this letter. If you have additional questions or need assistance, **please call 1-800-358-3114**.

Windham Professionals/Farm Bureau Bank – Non-Massachusetts Individual Notice Template

We sincerely apologize for this incident and regret any concern or inconvenience this may have caused you.

Sincerely,

Name of Signatory

Position of Signatory

Windham Professionals, Inc.

Steps You Can Take to Protect Against Identity Theft and Fraud

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law 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 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.

You have the 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 express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian PO Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/center.html	TransUnion P.O. Box 2000 Chester, PA 19016 1-888-909-8872 www.transunion.com/credit-freeze	Equifax PO Box 105788 Atlanta, GA 30348-5788 1-800-685-1111 www.equifax.com/personal/credit-report-services
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As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a 1-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. 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	TransUnion P.O. Box 2000 Chester, PA 19106 1-800-680-7289 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
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You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.

For North Carolina residents, the Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at www.ncdoj.gov.