





<<first>> <<last>>
<<Address1>>
<<City>>, <<State>> <<Zip Code>>

Enrollment Code: <<XXXXXXXX>>

To Enroll, Scan the QR Code Below:

Or Visit:
<https://response.idx.us/ethos>

Subject: Notice of Data <<variable 1>>

Dear <<first>> <<last>>:

I am writing to inform you of a data security incident that may have involved your personal information. We take the privacy and security of personal information very seriously. This is why we are informing you of the incident, providing you with steps you can take to protect your personal information, and offering you complimentary credit monitoring and identity protection services.

What Happened. On March 13, 2024 we determined that your information may have been involved in a cybersecurity incident. We became aware of unusual network activity on November 18, 2023. We immediately engaged cybersecurity experts to investigate and help secure our network. The investigation determined that certain data may have been acquired without authorization. While we have no information that anyone’s data has been misused, some of your information may have been involved in the incident.

What Information Was Involved. The potentially affected information may have included your name, address, and <<Information field>>.

What We Are Doing. As soon as Ethos discovered the incident we took the steps described above and implemented measures to enhance network security. We reported the incident to law enforcement and will assist in their investigation. In addition, we have secured the services of IDX to provide credit monitoring and identity theft restoration services at no cost to you for 24 months. IDX is a global leader in risk mitigation and response, and the IDX team has extensive experience helping people who have sustained an exposure of confidential data. Your services include credit monitoring, fraud consultation, and identity theft restoration.¹

Scan the QR code above or visit <https://response.idx.us/ethos> to activate and take advantage of your identity monitoring services. You have until June 22, 2024 to activate your identity monitoring services.
Membership Number: <<ENROLLMENT CODE>>

What You Can Do: This letter includes information about additional steps you can take to protect your information. You can also enroll in the identity protection services, which are offered to you at no cost, using the instructions above. Please note the deadline to enroll in these complimentary services is June 22, 2024. Please do not discard this letter, as you will need the Membership Number provided above to access services.

¹ To receive credit monitoring services, you must be over the age of 18 and have established credit in the United States, have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

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 1-888-827-5593 Monday through Friday from 9:00 am – 9:00 pm Eastern Time.

We take your trust in us and this matter very seriously. We regret any worry or inconvenience this may cause.

Sincerely,

Ethos
555 Amory Street
Jamaica Plain, MA 02130
617-522-6700

STEPS YOU CAN TAKE TO PROTECT YOUR PERSONAL 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 2000
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.

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/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf>.