





July 24, 2025

Dear

McKenzie Memorial Hospital writes to notify you of an incident that may impact the privacy of certain sensitive information. We take the privacy and security of information in our care seriously, and while we have no evidence to suggest that any information has been fraudulently misused, out of an abundance of caution, we are providing information about the incident, our response, and steps you can take to help protect your information should you feel it is appropriate to do so.

On or around April 15, 2025, we became aware of unusual activity on our network. Upon discovery, we took immediate steps to secure the network and remediate the incident. We also notified law enforcement and engaged third-party specialists to investigate. The investigation determined that limited information maintained on our network may have been accessed by an unauthorized actor between April 14, 2025, and April 15, 2025. Therefore, we initiated a review of the information potentially involved to determine the type(s) of data contained within and to whom that information pertained. On June 19, 2025, we completed our thorough review and determined that a limited amount of personal information may have been accessed by an unauthorized party in connection with this incident. The potentially affected information may have included your first and last name, in combination with your

McKenzie Memorial Hospital has taken steps to address the incident and are committed to protecting the information entrusted to us. Upon learning of this event, we took steps to strengthen our network security, conducted a thorough investigation, and took actions to mitigate the risk to the data. We also reviewed our policies and procedures related to data protection to help prevent similar incidents from occurr ing in the future. Additionally, McKenzie Memorial Hospital is offering you 12 months of complimentary credit monitoring and identity protection services.

In addition to enrolling in the complimentary credit monitoring service detailed below, we recommend that you remain vigilant against incidents of identity theft and fraud by reviewing your account statements and explanation of benefits forms for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly change your password, contact the financial institution or company if applicable, and take any additional steps needed to protect your account. Additionally, please report any suspicious incidents to local law enforcement and/or your state Attorney General. Please review the enclosed "Steps You Can Take to Help Protect Your Information" for additional resources.

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We sincerely regret any concern this incident may cause you. Should you have questions or concerns regarding this matter, please call our dedicated assistance line at 844-536-8079 between 8 a.m. and 8 p.m. Eastern Time, Monday-Friday, excluding holidays, or write us at 120 Delaware Street, Sandusky, Michigan 48471.

Sincerely,

Steve Barnett President/CEO

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring/Identity Protection

In response to the incident, we are providing you with access to credit monitoring and identity protection services at no charge. These services provide you with alerts for 12 months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, 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 TransUnion company.



To enroll in credit monitoring services at no charge, please log on to https://bfs.cyberscout.com/activate and follow the instructions provided. When prompted please provide the following unique code to receive services:

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires 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.

Monitor Your Accounts

Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended fraud alert on a credit 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, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a credit freeze on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit 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 credit freeze 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 credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Address for the prior two to five years;
- 5. Proof of current address, such as a current utility or telephone bill;
- 6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1-800-680-7289

www.transunion.com

TransUnion Fraud Alert

P.O. Box 2000

Chester, PA 19016-2000

TransUnion Credit Freeze

P.O. Box 160

Woodlyn, PA 19094

Experian

1-888-397-3742 www.experian.com

Experian Fraud Alert

P.O. Box 9554 Allen, TX 75013

Experian Credit Freeze

P.O. Box 9554 Allen, TX 75013 **Equifax**

1-888-298-0045 www.equifax.com

Equifax Fraud Alert

P.O. Box 105069 Atlanta, GA 30348-5069

Equifax Credit Freeze

P.O. Box 105788

Atlanta, GA 30348-5788

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

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, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For *Maryland* residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and https://www.marylandattorneygeneral.gov/.

For *New Mexico* residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504 cfpb summary your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For *New York* residents, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or https://ag.ny.gov.

For *North Carolina* residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For *Rhode Island* residents, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are [#] Rhode Island residents impacted by this incident.

For *Washington*, *D.C.* residents, the District of Columbia Attorney General may be contacted at 400 6th Street NW, Washington, D.C. 20001; 202-442-9828, and https://oag.dc.gov/consumer-protection.

McKenzie Memorial Hospital is located at 120 Delaware Street, Sandusky, Michigan 48471.