

Dear [NAME],

**IMPORTANT UPDATE:** This email follows up on the notice you received on November 24, 2021 just to provide an activation code you can use for enrollment in one year of identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration at no cost. Please see below for more information.

Astoria Company (“**Astoria**”) investigated a cyber-attack and found that a third party may have obtained personal information about you. We are therefore providing notice to you of this event.

**Who is Astoria?** Astoria Company operates a lead exchange, connecting consumers with the products and services they seek in near-real-time across multiple industries. This includes processing customer information in connection with expressed interest in obtaining an auto loan, mortgage or other financial service. As a result, we maintain contact details and other personal information about individuals even if they have not had direct relationships with us.

**What happened?** The following description is based on Astoria’s investigation to date: In late January 2021, an alleged security researcher, along with an associate, gained unauthorized access to an Astoria system which had a database of individuals’ personal information. The two individuals were able to obtain a portion of personal information maintained by the system, although the system prevented attempts to obtain further data. Astoria became aware of the intrusion on Feb 8, 2021 and took immediate steps to secure its systems and conduct an internal forensic investigation to determine what information was accessed during the intrusion. After many months of work, Astoria was able to obtain a copy of the data obtained by the security researcher and compare it with Astoria’s records. In an abundance of caution, Astoria is now notifying all individuals who were identified as potentially having sensitive data obtained during the incident. Additional technical details about the cyber-attack are currently posted at <https://astoriacompany.com/cyber-update/>.

**Who was affected by this incident?** The impacted information included first and last name, mailing address, email address, phone number, date of birth, Social Security number and/or driver’s license number and state, and in some instances employment information.

**What are we doing to protect your information?** Astoria is implementing additional security measures to enhance the continued security of information in its care, and the incident has been reported to the FBI.

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll ([www.kroll.com](http://www.kroll.com)) to provide identity monitoring at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

- Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.
- Membership Number: [NUMBER]
- Please enter Zip Code: [ZIP CODE]
- You will be able to update your personal address and Zip Code as part of the activation process. Please note that you have until **February 28, 2022** to activate your identity monitoring services.

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

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.

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

Protecting your information is important to us. We trust that the services we are offering to you demonstrate our continued commitment to your security and satisfaction.

**Additional resources for protect your personal information.***(1) Getting a credit report.* Under U.S. law, individuals over the age of 18 are entitled to one free credit report annually from each of the three major credit bureaus. To order a free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the credit bureaus directly to request a free copy of their credit report.

*(2) Placing a fraud alert.* If you believe you are at risk of identity theft, you can have the credit bureaus place a "fraud alert" on their credit file that alerts creditors to take additional steps prior to granting credit in your name. Note, however, that this may delay your ability to obtain credit while the agency verifies your identity. As soon as

one credit bureau confirms the fraud alert, the others are notified to place fraud alerts as well. To place a fraud alert or inquire about your credit report, here is their contact information:

Equifax	Experian	TransUnion
P.O. Box 105069	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022
800-525-6285	888-397-3742	800-680-7289
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>

*(3) Placing a security freeze.* You can also place a “security freeze” on your credit reports. This prohibits a credit reporting agency from releasing information from your credit report without your authorization. Please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests they make for new loans, credit mortgages, employment, housing, or other services. You cannot be charged to place or lift a security freeze on your credit report. A security freeze needs to be separately requested with each of the credit bureaus, and you may need to supply certain personal information in order to confirm your identify when making the request. To find out more about security freezes, you can contact the credit reporting agencies using the information below:

Equifax	Experian	TransUnion
PO Box 105788	PO Box 9554	P.O. Box 2000
Atlanta, GA 30348-5788	Allen, TX 75013	Chester, PA 19016
1-800-685-1111	1-888-397-3742	1-888-909-8872
<a href="http://www.equifax.com/personal/credit-report-services">www.equifax.com/personal/credit-report-services</a>	<a href="http://www.experian.com/freeze/center.html">www.experian.com/freeze/center.html</a>	<a href="http://www.transunion.com/credit-freeze">www.transunion.com/credit-freeze</a>

*4) Learning more about identify theft.* You can learn more about identity theft, fraud alerts, and steps you can take to protect yourself by contacting the Federal Trade Commission (FTC) or state Attorney General. The FTC can be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580, [www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/), 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The FTC also encourages those who discover that their information has been misused to file a complaint with them, and you can do so at [www.identifytheft.gov](http://www.identifytheft.gov). Identity theft should also be reported to your local law enforcement.

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We sincerely apologize for this incident and regret any inconvenience it may cause you. If you have questions, please contact us as follows: Astoria Company, 6387 Camp Bowie Blvd Ste B #631, Fort Worth TX 76116; email: [incident@astoriacompany.com](mailto:incident@astoriacompany.com); phone: 208-508-8297.

Sincerely,

Scott Thompson, CEO

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## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES<sup>1</sup>

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

### **Single Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data - for instance when a new line of credit is applied for in your name. If you do not recognise the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to 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, a Kroll 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 can dig deep to uncover the scope of the identity theft, and then work to resolve it.

<sup>1</sup> 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.