



10300 SW Greenburg Rd.  
Suite 570  
Portland, OR 97223

To Enroll, Please Call:  
1-833-903-3648  
Or Visit:  
<https://app.idx.us/account-creation/protect>  
Enrollment Code: <<Code>>

<<First Name>> <<Last Name>>  
<<Address1>> <<Address2>>  
<<City>>, <<State>> <<Zip>>

December 17, 2021

**Re: Notice of Data Security Breach**

Dear <<FirstName>> <<LastName>>,

I am writing to inform you of a data security incident experienced by Homeowners Financial Group (“HFG”), that may have involved some of your personal information. HFG takes the privacy and security of the personal information in our care very seriously. That is why we are writing to provide you with information about this incident, about steps you can take to help protect your personal information, and to offer you complimentary credit monitoring and identity protection services.

**What Happened?** On July 5, 2021, HFG detected unusual activity within its digital environment. Upon discovering this activity, we took immediate and active steps to secure our environment and launched an internal investigation. HFG also engaged cybersecurity experts to secure the environment and conduct an investigation to determine whether any personal information may have been impacted. In the course of investigation, HFG determined that certain files stored on the HFG network may have been accessed or acquired by the unknown actor as a result of this incident. HFG then engaged a vendor to conduct a comprehensive review of the contents of the systems containing potentially impacted personal information. On November 4, 2021, HFG learned that personal information was involved in the incident. HFG then worked diligently to identify the current address information required to effectuate notification and to notify you of this incident.

**What Information Was Involved?** The potentially affected information may have included your name, <<variable text>>.

**What We Are Doing.** As soon as HFG discovered this incident, HFG took the steps referenced above. HFG also implemented additional safeguards to further increase the security of its network systems to minimize the likelihood of a similar event occurring in the future. In addition, HFG reported this matter to the Federal Bureau of Investigation and will provide whatever assistance is necessary to hold the perpetrator(s) of this incident responsible.

Further, out of an abundance of caution, HFG is offering you complimentary identity protection services through IDX, a data incident and recovery services expert. These services include 12 months of credit and identity monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX, will help you resolve issues if your identity is compromised. Please note the deadline to enroll is March 17, 2022.

**What You Can Do.** Although HFG is not aware of any misuse of information as a result of the incident, HFG encourages you to follow the recommendations on the following page to help protect your personal information. You can also enroll in the IDX identity protection services being provided to you, at no cost, through IDX. To enroll, please visit the IDX website at <https://app.idx.us/account-creation/protect> and provide your enrollment code located at the top of this page. Additional information describing the IDX identity protection services, along with other recommendations to protect your personal information, is included with this letter.

**For More Information.** If you have questions or need assistance, please contact IDX at 1-833-903-3648, Monday through Friday from 6 a.m. to 6 p.m. Pacific Time, excluding major US holidays. Call center representatives are fully versed on this incident and can answer any questions that you may have regarding this incident or the complimentary services being offered to you.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Felicia Bowers". The signature is written in a cursive, flowing style.

Felicia Bowers  
SVP Director of Compliance and Servicing, CRCM, CMCP  
Homeowner Financial Group

## 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 can print this form at [www.annualcreditreport.com/cra/requestformfinal.pdf](http://www.annualcreditreport.com/cra/requestformfinal.pdf). 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](http://www.equifax.com)

**Experian**

P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**

P.O. Box 1000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://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](http://consumer.ftc.gov), and  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)  
1-877-438-4338

**Maryland Attorney General**

200 St. Paul Place  
Baltimore, MD 21202  
[oag.state.md.us](http://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](http://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](http://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 [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).



## **One-Year Enrollment in IDX Identity Protection**

**Website and Enrollment.** Please visit <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code included with this letter.

**Activate the credit monitoring** provided as part of your IDX membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

**Telephone.** Contact IDX at 1-833-903-3648 to speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

### **This IDX enrollment will include one-year enrollment into:**

**SINGLE BUREAU CREDIT MONITORING** - Monitoring of credit bureau for changes to the member's credit file such as new credit inquires, new accounts opened, delinquent payments, improvements in the member's credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities that affect the member's credit record.

**CYBERSCAN™** - Dark Web monitoring of underground websites, chat rooms, and malware, 24/7, to identify trading or selling of personal information like SSNs, bank accounts, email addresses, medical ID numbers, driver's license numbers, passport numbers, credit and debit cards, phone numbers, and other unique identifiers.

**IDENTITY THEFT INSURANCE** - Identity theft insurance will reimburse members for expenses associated with restoring their identity should they become a victim of identity theft. If a member's identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best "A-rated" carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.

**FULLY-MANAGED IDENTITY RECOVERY** - IDX fully-managed recovery service provides restoration for identity theft issues such as (but not limited to): account creation, criminal identity theft, medical identity theft, account takeover, rental application, tax fraud, benefits fraud, and utility creation. This service includes a complete triage process for affected individuals who report suspicious activity, a personally assigned IDX Specialist to fully manage restoration of each case, and expert guidance for those with questions about identity theft and protective measures.