

Via First Class Mail

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</Name 1>>
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</City>></State>></Zip>>
</Country>>

<<Date>>

#### Notice of Data Breach

### Dear << Name 1>>,

K and B Surgical Center, LLC ("K&B") is writing to inform you of a recent data security incident that may have resulted in an unauthorized access of your sensitive personal information. While we are unaware of any misuse of your personal information at this time, we are providing you with details about the event, steps we are taking in response, and free resources available to help you protect your information.

#### What Happened?

On March 30, 2021, K&B discovered that an unauthorized user had gained access to its network. Upon discovery of this incident, K&B promptly engaged a specialized cybersecurity firm to conduct a forensic investigation to determine the nature and scope of the incident. On April 27, 2021, the forensic investigation determined that an unauthorized user accessed K&B's systems from March 24, 2021 to March 30, 2021. Then K&B performed data mining on the affected servers to identify the specific individuals and the types of information that may have been compromised, and on July 27, 2021, K&B finalized the list of individuals to notify. At this time, K&B has no reason to believe your personal information has been misused by any third parties. However, out of an abundance of caution, K&B wanted to inform you of this incident.

# **What Information Was Involved?**

The types of information involved varied by individual. However, the information potentially exposed during the unauthorized access may have included your name, date of birth, <<data elements>>.

# **What We Are Doing**

K&B is committed to ensuring the privacy and security of all personal information in our care. Since the discovery of the incident, K&B have taken and will continue to take steps to mitigate the risk of future issues. Specifically, K&B engaged a specialized cybersecurity firm to conduct a forensic investigation to determine the nature and scope of the incident. K&B also changed passwords for all user accounts, VPN connections, and emails, installed new anti-virus security systems and threat monitoring programs on all computers, implemented periodic network security audits, re-trained employees on security, and updated the security rule risk analysis. Additionally, K&B is providing you with guidance on how to help protect against the possibility of information misuse.

Furthermore, K&B is providing you with 12 months of complimentary identity monitoring services through Equifax. While K&B is covering the cost of these services, you will need to complete the activation process by following the instructions included in the enclosed *Steps You Can Take to Help Protect Your Information*.

#### What You Can Do

K&B encourages you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious or unauthorized activity. Additionally, security experts suggest that you contact your financial institution and all major credit bureaus to inform them of such a breach and take the recommended steps to protect your interests, including the possible placement of a fraud alert on your credit file. Please review the enclosed *Steps You Can Take to Help Protect Your Information* to learn more about how to protect against the possibility of information misuse.

You may also activate the identity monitoring services we are making available to you. Again, while K&B is providing these services to you at no cost, you will need to activate these services yourself. The activation deadline is <<enrollment deadline>>.

K&B would like to reiterate that, at this time, there is no evidence that your information was misused. However, K&B encourages you to take full advantage of the services offered.

#### **For More Information**

K&B recognizes that you may have questions not addressed in this letter. If you have additional questions, please call 800-620-7091 (toll free) during the hours of 6 a.m. and 6 p.m. Pacific Standard Time, Monday through Friday (excluding U.S. national holidays).

K&B sincerely regrets any inconvenience or concern that this matter may cause, and remains dedicated to ensuring the privacy and security of all information in our control.

Sincerely,

Dr. Theodore Khalili Managing Partner

K and B Surgical Center, LLC

7. 15La Q.Q.

Credit Monitoring Enrollment Instructions (Note: You must be over age 18 with a credit file to take advantage of the product)

Go to www.equifax.com/activate and enter your unique Activation Code of <<ACTIVATION CODE>> then click "Submit" and follow these 4 steps:

- 1. Register: Complete the form with your contact information and click "Continue".
  - If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4.
- Create Account: Enter your email address, create a password, and accept the terms of use.
- Verify Identity: To enroll in your product, we will ask you to complete our identity verification process.
- Checkout: Upon successful verification of your identity, you will see the Checkout Page. Click 'Sign Me Up' to finish

You're done! The confirmation page shows your completed enrollment. Click "View My Product" to access the product features.

### **Credit Monitoring Key Features**

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>

# **Additional Important Information**

# For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone or online. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years.

TransUnion

Experian P.O. Box 9554 Allen, TX 75013 1-888-397-3742

P.O. Box 2000 Chester, PA 19016 1-800-680-7289 www.experian.com/fraud/center.html www.transunion.com/fraud-alerts

Equifax P.O. Box 105069 Atlanta, GA 30348 1-888-525-6285

https://www.equifax.com/personal/creditreport-services/credit-fraud-alerts/

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

<sup>&</sup>lt;sup>2</sup> The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>3</sup> Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com.

<sup>&</sup>lt;sup>4</sup> The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742

TransUnion
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

P.O. Box 105788 Atlanta, GA 30348-5788 1-888-298-0045 https://www.equifax.com/personal/credit-report-services/credit-freeze/

www.experian.com/freeze/center.html

More information can also be obtained by contacting the Federal Trade Commission:

**Federal Trade Commission** - Consumer Response Center: 600 Pennsylvania Ave, NW, Washington, DC 20580;1-877-IDTHEFT (438-4338);www.identitytheft.gov.

For residents of *Hawaii*, *Michigan*, *Missouri*, *North Carolina*, *Vermont*, *Virginia*, *and Wyoming*: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of *Colorado*, *Illinois*, *Iowa*, *Maryland*, *Missouri*, *New Mexico*, *North Carolina*, *Oregon*, and *West Virginia*: It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at https://www.consumer.ftc.gov/articles/0155-free-credit-reports) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of *Iowa*: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

<u>For residents of New Mexico</u>: State law advises you to review personal account statements and credit reports, as applicable, to detect errors resulting from the security breach.

<u>For residents of *Massachusetts*:</u> It is required by state law that you are informed of your right to obtain a police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

<u>For residents of Oregon:</u> State law advises you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

<u>For residents of Rhode Island</u>: It is required by state law that you are informed of your right to file or obtain a police report in regard to this incident.

For residents of Arizona, Colorado, District of Columbia, Illinois, Maryland, New York, North Carolina, and Rhode Island: You can obtain information from the Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

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Arizona Office of the Attorney General - Consumer Protection & Advocacy Section, 2005 North Central Avenue, Phoenix, AZ 85004 1-602-542-5025

Colorado Office of the Attorney General - Consumer Protection, 1300 Broadway, 9th Floor, Denver, CO 80203 1-720-508-6000 www.coag.gov

**District of Columbia Office of the Attorney General** – Office of Consumer Protection: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; www.oag.dc.gov

Illinois office of the Attorney General - 100 West Randolph Street, Chicago, IL 60601; 1-866-999-5630; www.illinoisattorneygeneral.gov

**Maryland Office of the Attorney General -** Consumer Protection Division: 200 St. Paul Place, 16<sup>th</sup> floor, Baltimore, MD 21202; 1-888-743-0023; www.oag.state.md.us

New York Office of Attorney General - Consumer Frauds & Protection: The Capitol, Albany, NY 12224; 1-800-771-7755; https://ag.ny.gov/consumer-frauds/identity-theft

North Carolina Office of the Attorney General - Consumer Protection Division: 9001 Mail Service Center, Raleigh, NC 27699; 1-877-566-7226; www.ncdoj.com\_

Rhode Island Office of the Attorney General - Consumer Protection: 150 South Main St., Providence, RI 02903; 1-401-274-4400; www.riag.ri.gov



Via First Class Mail

<Mail ID>>
</Name 1>>
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</Address 4>>
</Address 5>>
</City>></State>></Zip>>
</Country>>

<<Date>>

#### Notice of Data Breach

### Dear << Name 1>>,

K and B Surgical Center, LLC ("K&B") is writing to inform you of a recent data security incident that may have resulted in an unauthorized access of your sensitive personal information. While we are unaware of any misuse of your personal information at this time, we are providing you with details about the event, steps we are taking in response, and free resources available to help you protect your information.

#### What Happened?

On March 30, 2021, K&B discovered that an unauthorized user had gained access to its network. Upon discovery of this incident, K&B promptly engaged a specialized cybersecurity firm to conduct a forensic investigation to determine the nature and scope of the incident. On April 27, 2021, the forensic investigation determined that an unauthorized user accessed K&B's systems from March 24, 2021 to March 30, 2021. Then K&B performed data mining on the affected servers to identify the specific individuals and the types of information that may have been compromised, and on July 27, 2021, K&B finalized the list of individuals to notify. At this time, K&B has no reason to believe your personal information has been misused by any third parties. However, out of an abundance of caution, K&B wanted to inform you of this incident.

# **What Information Was Involved?**

The types of information involved varied by individual. However, the information potentially exposed during the unauthorized access may have included your name, date of birth, <<data elements>>.

# **What We Are Doing**

K&B is committed to ensuring the privacy and security of all personal information in our care. Since the discovery of the incident, K&B have taken and will continue to take steps to mitigate the risk of future issues. Specifically, K&B engaged a specialized cybersecurity firm to conduct a forensic investigation to determine the nature and scope of the incident. K&B also changed passwords for all user accounts, VPN connections, and emails, installed new anti-virus security systems and threat monitoring programs on all computers, implemented periodic network security audits, re-trained employees on security, and updated the security rule risk analysis. Additionally, K&B is providing you with guidance on how to help protect against the possibility of information misuse.

#### What You Can Do

K&B encourages you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious or unauthorized activity. Additionally, security experts suggest that you contact your financial institution and all major credit bureaus to inform them of such a breach and take the recommended steps to protect your interests, including the possible placement of a fraud alert on your credit file. Please review the enclosed *Steps You Can Take to Help Protect Your Information* to learn more about how to protect against the possibility of information misuse.

K&B would like to reiterate that, at this time, there is no evidence that your information was misused. However, K&B encourages you to take full advantage of the services offered.

# **For More Information**

K&B recognizes that you may have questions not addressed in this letter. If you have additional questions, please call 800-620-7091 (toll free) during the hours of 6 a.m. and 6 p.m. Pacific Standard Time, Monday through Friday (excluding U.S. national holidays).

K&B sincerely regrets any inconvenience or concern that this matter may cause, and remains dedicated to ensuring the privacy and security of all information in our control.

Sincerely,

Dr. Theodore Khalili Managing Partner

K and B Surgical Center, LLC

7. 15La Q.Q.

#### For residents of all states:

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone or online. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years.

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com/fraud-alerts

P.O. Box 105069
Atlanta, GA 30348
1-888-525-6285
https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

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P.O. Box 105788
Atlanta, GA 30348-5788
1-888-298-0045
https://www.equifax.com/personal/credit-report-services/credit-freeze/

www.experian.com/freeze/center.html

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For residents of *Hawaii*, *Michigan*, *Missouri*, *North Carolina*, *Vermont*, *Virginia*, *and Wyoming*: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of *Colorado*, *Illinois*, *Iowa*, *Maryland*, *Missouri*, *New Mexico*, *North Carolina*, *Oregon*, and *West Virginia*: It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at https://www.consumer.ftc.gov/articles/0155-free-credit-reports) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of *Iowa*: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

<u>For residents of New Mexico</u>: State law advises you to review personal account statements and credit reports, as applicable, to detect errors resulting from the security breach.

For residents of *Massachusetts*: It is required by state law that you are informed of your right to obtain a police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

<u>For residents of Oregon:</u> State law advises you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of *Rhode Island*: It is required by state law that you are informed of your right to file or obtain a police report in regard to this incident.

For residents of Arizona, Colorado, District of Columbia, Illinois, Maryland, New York, North Carolina, and Rhode Island:

You can obtain information from the Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

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Colorado Office of the Attorney General - Consumer Protection, 1300 Broadway, 9th Floor, Denver, CO 80203 1-720-508-6000 www.coag.gov

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Illinois office of the Attorney General - 100 West Randolph Street, Chicago, IL 60601; 1-866-999-5630; www.illinoisattorneygeneral.gov

Maryland Office of the Attorney General - Consumer Protection Division: 200 St. Paul Place, 16th floor, Baltimore, MD 21202; 1-888-743-0023; www.oag.state.md.us

New York Office of Attorney General - Consumer Frauds & Protection: The Capitol, Albany, NY 12224; 1-800-771-7755; https://ag.ny.gov/consumer-frauds/identity-theft\_

North Carolina Office of the Attorney General - Consumer Protection Division: 9001 Mail Service Center, Raleigh, NC 27699; 1-877-566-7226; www.ncdoj.com\_

Rhode Island Office of the Attorney General - Consumer Protection: 150 South Main St., Providence, RI 02903; 1-401-274-4400; www.riag.ri.gov





<Mail ID>>
Parent or guardian of
</Name 1>>
</Name 2>>
</Address 1>>
</Address 2>>
</Address 3>>
</Address 4>>
</Address 5>>
</City>></State>></Zip>>
</Country>>



#### Notice of Data Breach

#### Dear parent or guardian of << Name 1>>,

K and B Surgical Center, LLC ("K&B") is writing to inform you of a recent data security incident that may have resulted in an unauthorized access of your child's sensitive personal information. While we are unaware of any misuse of your child's personal information at this time, we are providing you with details about the event, steps we are taking in response, and free resources available to help you protect your child's information.

#### What Happened?

On March 30, 2021, K&B discovered that an unauthorized user had gained access to its network. Upon discovery of this incident, K&B promptly engaged a specialized cybersecurity firm to conduct a forensic investigation to determine the nature and scope of the incident. On April 27, 2021, the forensic investigation determined that an unauthorized user accessed K&B's systems from March 24, 2021 to March 30, 2021. Then K&B performed data mining on the affected servers to identify the specific individuals and the types of information that may have been compromised, and on July 27, 2021, K&B finalized the list of individuals to notify. At this time, K&B has no reason to believe your child's personal information has been misused by any third parties. However, out of an abundance of caution, K&B wanted to inform you of this incident.

# **What Information Was Involved?**

The types of information involved varied by individual. However, the information potentially exposed during the unauthorized access may have included your child's name, date of birth, <<data elements>>.

# **What We Are Doing**

K&B is committed to ensuring the privacy and security of all personal information in our care. Since the discovery of the incident, K&B have taken and will continue to take steps to mitigate the risk of future issues. Specifically, K&B engaged a specialized cybersecurity firm to conduct a forensic investigation to determine the nature and scope of the incident. K&B also changed passwords for all user accounts, VPN connections, and emails, installed new anti-virus security systems and threat monitoring programs on all computers, implemented periodic network security audits, re-trained employees on security, and updated the security rule risk analysis. Additionally, K&B is providing you with guidance on how to help protect against the possibility of information misuse.

Furthermore, K&B is providing your child with 12 months of complimentary identity monitoring services through Equifax. While K&B is covering the cost of these services, you will need to complete the activation process by following the instructions included in the enclosed *Steps You Can Take to Help Protect Your Information*.

#### What You Can Do

K&B encourages you to remain vigilant against incidents of identity theft and fraud, to review your child's account statements, and to monitor your child's credit reports for suspicious or unauthorized activity. Additionally, security experts suggest that you contact your financial institution and all major credit bureaus to inform them of such a breach and take the recommended steps to protect your child's interests, including the possible placement of a fraud alert on your child's credit file. Please review the enclosed *Steps You Can Take to Help Protect Your Information* to learn more about how to protect against the possibility of information misuse.

You may also activate the identity monitoring services we are making available to your child. Again, while K&B is providing these services to your child at no cost, you will need to activate these services on behalf of your child. The activation deadline is <<enrollment deadline>>.

K&B would like to reiterate that, at this time, there is no evidence that your child's information was misused. However, K&B encourages you to take full advantage of the services offered.

#### **For More Information**

K&B recognizes that you may have questions not addressed in this letter. If you have additional questions, please call 800-620-7091 (toll free) during the hours of 6 a.m. and 6 p.m. Pacific Standard Time, Monday through Friday (excluding U.S. national holidays).

K&B sincerely regrets any inconvenience or concern that this matter may cause, and remains dedicated to ensuring the privacy and security of all information in our control.

Sincerely,

Dr. Theodore Khalili Managing Partner

K and B Surgical Center, LLC

1. 15La Q.Q.

#### **Credit Monitoring Enrollment Instructions**

Parent or guardian, please go to www.equifax.com/activate and enter your unique Activation Code of <<ACTIVATION CODE>> then click "Submit" and follow these 4 steps:

- 1. Register: Complete the form with your (parent/guardian's) contact information and click "Continue".
  - a. If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4.
- 2. Create Account: Enter your (parent/guardian's) email address, create a password, and accept the terms of use.
- 3. Verify Identity: To enroll in your product, we will ask you to complete our identity verification process.
- 4. *Checkout*: Upon successful verification of your (parent/guardian's) identity, you will see the Checkout Page. Click 'Sign Me Up' to finish enrolling. The confirmation page shows the parent/guardian's completed enrollment. Click "View My Product" to access the product features and to enroll your minor child.

# Adding Minors to your Equifax Child Monitoring Package

You will be able to add your child to your Equifax Child Monitoring Package through your product dashboard.

- 1. Sign in to your (parent/guardian's) account to access the "Your People" module on your dashboard.
- 2. Click the link to "Add a Child."
- 3. From there, enter your child's first name, last name, date of birth and social security number.

Equifax will then create an Equifax credit file for your child, lock it and then alert you if there is any activity on that child's Equifax credit file.

# **Credit Monitoring Key Features**

- Child Monitoring for children under the age of 18
- Emailed notifications to the primary adult member of activity on the child's Equifax credit report

# **Additional Important Information**

# For residents of all states:

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone or online. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years.

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https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-888-298-0045
https://www.equifax.com/personal/credit-report-services/credit-freeze/

More information can also be obtained by contacting the Federal Trade Commission:

**Federal Trade Commission** - Consumer Response Center: 600 Pennsylvania Ave, NW, Washington, DC 20580; 1-877-IDTHEFT (438-4338); www.identitytheft.gov.

For residents of *Hawaii*, *Michigan*, *Missouri*, *North Carolina*, *Vermont*, *Virginia*, *and Wyoming*: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of *Colorado*, *Illinois*, *Iowa*, *Maryland*, *Missouri*, *New Mexico*, *North Carolina*, *Oregon*, and *West Virginia*: It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at https://www.consumer.ftc.gov/articles/0155-free-credit-reports) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of *Iowa*: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

**For residents of** *New Mexico***:** State law advises you to review personal account statements and credit reports, as applicable, to detect errors resulting from the security breach.

For residents of *Massachusetts*: It is required by state law that you are informed of your right to obtain a police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**For residents of** *Oregon***:** State law advises you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of *Rhode Island*: It is required by state law that you are informed of your right to file or obtain a police report in regard to this incident.

For residents of Arizona, Colorado, District of Columbia, Illinois, Maryland, New York, North Carolina, and Rhode Island: You can obtain information from the Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

**Federal Trade Commission** - Consumer Response Center: 600 Pennsylvania Ave, NW, Washington, DC 20580; 1-877-IDTHEFT (438-4338); www.identitytheft.gov

Arizona Office of the Attorney General - Consumer Protection & Advocacy Section, 2005 North Central Avenue, Phoenix, AZ 85004 1-602-542-5025

Colorado Office of the Attorney General - Consumer Protection, 1300 Broadway, 9th Floor, Denver, CO 80203 1-720-508-6000 www.coag.gov

**District of Columbia Office of the Attorney General** – Office of Consumer Protection: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; www.oag.dc.gov

Illinois office of the Attorney General - 100 West Randolph Street, Chicago, IL 60601; 1-866-999-5630; www.illinoisattorneygeneral.gov

Maryland Office of the Attorney General - Consumer Protection Division: 200 St. Paul Place, 16th floor, Baltimore, MD 21202; 1-888-743-0023; www.oag.state.md.us

New York Office of Attorney General - Consumer Frauds & Protection: The Capitol, Albany, NY 12224; 1-800-771-7755; https://ag.ny.gov/consumer-frauds/identity-theft\_

North Carolina Office of the Attorney General - Consumer Protection Division: 9001 Mail Service Center, Raleigh, NC 27699; 1-877-566-7226; www.ncdoj.com

Rhode Island Office of the Attorney General - Consumer Protection: 150 South Main St., Providence, RI 02903; 1-401-274-4400; www.riag.ri.gov





<Mail ID>>
</Name 1>>
</Name 2>>
</Address 1>>
</Address 3>>
</Address 4>>
</Address 5>>
</City>></State>></Zip>>
</Country>>

<<Date>>

#### Notice of Data Breach

### Dear << Name 1>>,

K and B Surgical Center, LLC ("K&B") is writing to inform you of a recent data security incident that may have resulted in an unauthorized access of your sensitive personal information. While we are unaware of any misuse of your personal information at this time, we are providing you with details about the event, steps we are taking in response, and free resources available to help you protect your information.

#### What Happened?

On March 30, 2021, K&B discovered that an unauthorized user had gained access to its network. Upon discovery of this incident, K&B promptly engaged a specialized cybersecurity firm to conduct a forensic investigation to determine the nature and scope of the incident. On April 27, 2021, the forensic investigation determined that an unauthorized user accessed K&B's systems from March 24, 2021 to March 30, 2021. Then K&B performed data mining on the affected servers to identify the specific individuals and the types of information that may have been compromised, and on July 27, 2021, K&B finalized the list of individuals to notify. At this time, K&B has no reason to believe your personal information has been misused by any third parties. However, out of an abundance of caution, K&B wanted to inform you of this incident.

# **What Information Was Involved?**

The types of information involved varied by individual. However, the information potentially exposed during the unauthorized access may have included your name, <<data elements>>.

# **What We Are Doing**

K&B is committed to ensuring the privacy and security of all personal information in our care. Since the discovery of the incident, K&B have taken and will continue to take steps to mitigate the risk of future issues. Specifically, K&B engaged a specialized cybersecurity firm to conduct a forensic investigation to determine the nature and scope of the incident. K&B also changed passwords for all user accounts, VPN connections, and emails, installed new anti-virus security systems and threat monitoring programs on all computers, implemented periodic network security audits, re-trained employees on security, and updated the security rule risk analysis. Additionally, K&B is providing you with guidance on how to help protect against the possibility of information misuse.

Furthermore, K&B is providing you with 12 months of complimentary identity monitoring services through Equifax. While K&B is covering the cost of these services, you will need to complete the activation process by following the instructions included in the enclosed *Steps You Can Take to Help Protect Your Information*.

#### What You Can Do

K&B encourages you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious or unauthorized activity. Additionally, security experts suggest that you contact your financial institution and all major credit bureaus to inform them of such a breach and take the recommended steps to protect your interests, including the possible placement of a fraud alert on your credit file. Please review the enclosed *Steps You Can Take to Help Protect Your Information* to learn more about how to protect against the possibility of information misuse.

You may also activate the identity monitoring services we are making available to you. Again, while K&B is providing these services to you at no cost, you will need to activate these services yourself. The activation deadline is <<enrollment deadline>>.

K&B would like to reiterate that, at this time, there is no evidence that your information was misused. However, K&B encourages you to take full advantage of the services offered.

#### **For More Information**

K&B recognizes that you may have questions not addressed in this letter. If you have additional questions, please call 800-620-7091 (toll free) during the hours of 6 a.m. and 6 p.m. Pacific Standard Time, Monday through Friday (excluding U.S. national holidays).

K&B sincerely regrets any inconvenience or concern that this matter may cause, and remains dedicated to ensuring the privacy and security of all information in our control.

Sincerely,

Dr. Theodore Khalili Managing Partner

K and B Surgical Center, LLC

The Q.O.

Credit Monitoring Enrollment Instructions (Note: You must be over age 18 with a credit file to take advantage of the product)

Go to <a href="https://www.equifax.com/activate">www.equifax.com/activate</a> and enter your unique Activation Code of <<ACTIVATION CODE>>> then click "Submit" and follow these 4 steps:

- 1. Register: Complete the form with your contact information and click "Continue".
  - a. If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4.
- 2. Create Account: Enter your email address, create a password, and accept the terms of use.
- 3. Verify Identity: To enroll in your product, we will ask you to complete our identity verification process.
- 4. *Checkout*: Upon successful verification of your identity, you will see the Checkout Page. Click 'Sign Me Up' to finish enrolling.

You're done! The confirmation page shows your completed enrollment. Click "View My Product" to access the product features.

### **Credit Monitoring Key Features**

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>

# **Additional Important Information**

# For residents of all states:

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone or online. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years.

**TransUnion** 

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud/center.html

P.O. Box 2000 Chester, PA 19016 1-800-680-7289 www.transunion.com/fraud-alerts P.O. Box 105069
Atlanta, GA 30348
1-888-525-6285
https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must

WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

<sup>&</sup>lt;sup>2</sup> The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>&</sup>lt;sup>3</sup> Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com.

<sup>&</sup>lt;sup>4</sup> The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

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www.experian.com/freeze/center.html

TransUnion
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

P.O. Box 105788 Atlanta, GA 30348-5788 1-888-298-0045 https://www.equifax.com/personal/ credit-report-services/credit-freeze/

More information can also be obtained by contacting the Federal Trade Commission:

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**For residents of** *Iowa***:** State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

<u>For residents of New Mexico</u>: State law advises you to review personal account statements and credit reports, as applicable, to detect errors resulting from the security breach.

For residents of *Massachusetts*: It is required by state law that you are informed of your right to obtain a police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

<u>For residents of *Oregon*:</u> State law advises you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

**For residents of** *Rhode Island*: It is required by state law that you are informed of your right to file or obtain a police report in regard to this incident.

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Colorado Office of the Attorney General - Consumer Protection, 1300 Broadway, 9th Floor, Denver, CO 80203 1-720-508-6000 www.coag.gov

District of Columbia Office of the Attorney General – Office of Consumer Protection: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; www.oag.dc.gov

Illinois office of the Attorney General - 100 West Randolph Street, Chicago, IL 60601; 1-866-999-5630; www.illinoisattorneygeneral.gov

Maryland Office of the Attorney General - Consumer Protection Division: 200 St. Paul Place, 16<sup>th</sup> floor, Baltimore, MD 21202; 1-888-743-0023; www.oag.state.md.us

New York Office of Attorney General - Consumer Frauds & Protection: The Capitol, Albany, NY 12224; 1-800-771-7755; https://ag.ny.gov/consumer-frauds/identity-theft

North Carolina Office of the Attorney General - Consumer Protection Division: 9001 Mail Service Center, Raleigh, NC 27699; 1-877-566-7226; www.ncdoj.com

Rhodé Island Office of the Attorney General - Consumer Protection: 150 South Main St., Providence, RI 02903; 1-401-274-4400; www.riag.ri.gov