

# MBARC CONSTRUCTION

### NOTICE OF DATA BREACH

### THE STRENGTH BETWEEN SUN AND SHADE<sup>™</sup>



#### Dear

We are writing with important information regarding a recent security incident. The privacy and security of the personal information we maintain is of the utmost importance to M Bar C Construction. We wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take appropriate measures to protect your information.

#### What Happened?

We recently discovered unauthorized access to our network occurred between July 9, 2020 and October 2, 2020.

#### What We Are Doing

We immediately launched an investigation in consultation with outside cybersecurity professionals who regularly investigate and analyze these types of situations to analyze the extent of any compromise of the information on our network.

#### What Information Was Involved?

Based on our comprehensive investigation and document review, which concluded on April 1, 2021, we determined that your full name and one or more of the following (to the extent we maintain this information about you) were potentially accessible without authorization in connection with this incident: Social Security number, driver's license number, and/or bank account information.

#### What You Can Do

We wanted to make you aware of the incident, explain the services we are making available to help safeguard you against identity fraud, and suggest steps that you should take as well. To help protect you from potential misuse of your information, we have secured the services of Kroll to provide identity monitoring at no cost to you for one year. For more information on identity theft prevention, and instructions on how to activate your one-year membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a Fraud Alert and/or Security Freeze on your credit files, and/or obtaining a free credit report. Because your bank account information may have been impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

#### For More Information

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential tollfree response line that we have set up to respond to questions at **set of the set of the s** 

with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday, 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays.

Sincerely,

M Bar C

#### – OTHER IMPORTANT INFORMATION –

#### 1. Activate the Complimentary 12-Month Identity Monitoring.

As a safeguard, we have arranged for you to activate, at no cost to you, the online identity monitoring service with Kroll. To activate:

|                     |                 |               | .,                     |
|---------------------|-----------------|---------------|------------------------|
| to activate and tak | e advantage of  | vour identity | / monitoring services. |
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You have until July 28, 2021 to activate your identity monitoring services.

Membership Number:

Visit

Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

#### 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 recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is 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, an experienced Kroll licensed 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 will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

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.

#### 2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary 12-month identity monitoring services, we recommend that you place an initial one-year "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

| Equifax                | Experian                            | TransU  |
|------------------------|-------------------------------------|---------|
| P.O. Box 105069        | P.O. Box 2002                       | P.O. Bo |
| Atlanta, GA 30348      | Allen, TX 75013                     | Chester |
| www.equifax.com        | www.experian.com                    | www.tra |
| 1-800-525-6285         | 1-888-397-3742                      | 1-800-6 |
| 3 Consider Placing a S | Security Freeze on Your Credit File |         |

Union LLC ox 2000 er, PA 19016 ransunion.com 680-7289

#### 3. onsider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

#### **Equifax Security Freeze**

P.O. Box 105788 Atlanta, GA 30348 https://www.freeze.equifax.com 1-800-349-9960

## **Experian Security Freeze**

P.O. Box 9554 Allen, TX 75013 http://experian.com/freeze 1-888-397-3742

# **TransUnion Security Freeze**

P.O. Box 2000 Chester, PA 19016 http://www.transunion.com/ securityfreeze 1-888-909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

### 4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

#### 5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

**North Carolina Residents:** You may obtain information about preventing identity theft from the North Carolina Attorney General's Office:Office of the Attorney General of North Carolina, Department of Justice,9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226.

**Oregon Residents:** You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.