

# LOBEL FINANCIAL

P.O. BOX 3000 • ANAHEIM, CA 92803-3000 • TEL: (714) 995-3333

November 6, 2023

Acct#: [REDACTED]

## NOTICE OF DATA BREACH

Dear [REDACTED]

We are writing to notify you of an issue that involves your personal information. We take the privacy and security of your personal information very seriously and that is why we are notifying you about the incident and informing you about steps you can take to protect your personal information.

### **What Happened?**

On July 25, 2023, JPMorgan Chase Bank, N.A. (“JPMorgan”) (one of our funding partners) notified Lobel that one of its suppliers, CBIZ, was impacted by the recent MOVEit zero-day vulnerability that occurred on or about May 30, 2023. MOVEit is a third-party data transfer platform that experienced a cybersecurity incident that impacted many companies and organizations worldwide. CBIZ experienced unauthorized access as a result of this vulnerability.

### **What Information Was Involved?**

The relevant files impacted by the MOVEit vulnerability included personal information such as name, date of birth, age, FICO scores, employment information, vehicle data, and other details. Social security numbers and government identification numbers were not included in the impacted personal information.

### **What We Are Doing**

We take the safeguarding of our systems and your data extremely seriously. We received confirmation that upon learning about the compromise on May 31, 2023, CBIZ shut down the FTP site and began a forensic review. The impacted MOVEit server was restored to the last-known-good configuration and patched before returning to production. To prevent re-occurrence, we received confirmation that JPMorgan is evaluating additional preventative measures and best practices to recommend to CBIZ and the JPMorgan cyber security department is continuing to monitor the situation. JPMorgan reports that even when the data in question was compromised, it was not made available to the public. Lobel is continuing to monitor the situation.

### **What You Can Do**

We encourage you to remain vigilant by reviewing and monitoring your free credit reports for suspicious activity. The enclosed “Additional Resources” section provides information on ordering your free credit reports and additional recommendations on the protection of your personal information.

### **For More Information**

If you have any questions regarding this matter, please call our Legal Department at (714) 995-3333, Monday through Friday from 9:00 a.m. to 6:00 p.m. Pacific Time, excluding major U.S. holidays. Please have your account number ready.

We sincerely regret any inconvenience this may cause you.

Sincerely,

Lobel Financial Corp.  
Legal Department

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## Additional Resources

**Order Your Free Credit Report.** To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC's") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information cannot be explained, then you will need to call the creditors involved. Information that cannot be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

**Report Incidents.** If you detect any unauthorized transactions in a financial account, promptly notify your relevant financial institution or payment card company. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For streamlined checklists and sample letters to help guide you through the recovery process, please visit <https://www.identitytheft.gov/>.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

**Consider Placing a Fraud Alert on Your Credit File.** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

**Equifax**, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-525-6285

**Experian**, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742

**TransUnion**, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-680-7289

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**Consider Placing a Security Freeze on Your Credit File.** You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.* There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require you to provide certain personal information and proper identification prior to honoring your request to place a security freeze on your account. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

**For California Residents.** Visit the California Office of Privacy Protection ([www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy)) for additional information on protection against identity theft.

**For Maryland Residents.** You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at: 200 St. Paul Place, 16<sup>th</sup> Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

**For Massachusetts Residents.** You have the right to obtain a police report and request a security freeze as described above.

**For Minnesota Residents.** You may request a report on the facts and results of the investigation into this incident by emailing [privacy@studentclearinghouse.org](mailto:privacy@studentclearinghouse.org).

**For New York Residents.** You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and tips on how to protect your privacy online. You can contact the New York State Attorney General at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755 or 1-800-788-9898; <https://ag.ny.gov/>. You also may contact the Bureau of Internet and Technology (BIT), 28 Liberty Street, New York, NY 10005; 212-416-8433; <https://ag.ny.gov/about/about-office/economic-justice-division#internet-technology>.

**For North Carolina Residents.** You can obtain information from the North Carolina Attorney General’s Office about preventing identity theft. You can contact the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6400; [www.ncdoj.gov](http://www.ncdoj.gov).

**For Oregon Residents.** We encourage you to report suspected identity theft to the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096; 1-877-877-9392 or 1-503-378-4400; [www.doj.state.or.us](http://www.doj.state.or.us).

**For South Carolina Residents.** You can obtain information from the South Carolina Department of Consumer Affairs: 293 Greystone Blvd., Ste. 400, Columbia, SC 29210; 800-922-1594; [www.consumer.sc.gov](http://www.consumer.sc.gov).

**For Texas Residents.** You can obtain information from the Texas Attorney General can be reached at: 300 W. 15th Street, Austin, Texas 78701; 800-621-0508; [www.texasattorneygeneral.gov/consumer-protection/](http://www.texasattorneygeneral.gov/consumer-protection/).

**For Vermont Residents.** If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General’s Office at 802-656-3183 (800-649-2424 toll free in Vermont only).

**You also have certain rights under the Fair Credit Reporting Act (FCRA).** These rights include knowing 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 FCA, please visit [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf)