

<<Return to Kroll>>  
<<Return Address>>  
<<City, State ZIP>>



<<FIRST\_NAME>> <<MIDDLE\_NAME>> <<LAST\_NAME>> <<SUFFIX>>  
<<ADDRESS\_1>>  
<<ADDRESS\_2>>  
<<CITY>>, <<STATE\_PROVINCE>> <<POSTAL\_CODE>>  
<<COUNTRY>>



<<Date>> (Format: Month Day, Year)

**Re: Notice of Data Security Event**

Dear <<First\_Name>> <<Last\_Name>>,

Shondeck Financial Services & Insurance (“Shondeck”) writes to inform you of a recent cybersecurity event that may have impacted the security of your 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 resources available to help you protect against the potential misuse of your information.

**What Happened?**

On April 3, 2025, we detected unusual activity in one of our email accounts. Upon becoming aware, we promptly began working with our IT partners to immediately secure the account and engaged a specialized third-party cybersecurity firm to conduct a comprehensive forensic investigation into the nature and scope of the event. Through the investigation, it was determined that one (1) email account may have been compromised by an unauthorized actor. The account has since been secured and remediated.

Based on these findings, we performed a comprehensive review of the affected account, including data mining, to identify the specific individuals and the types of information that may have been compromised. On September 8, 2025, we finalized the list of individuals to notify.

**What Information Was Involved?**

Although we have no evidence that any sensitive information has been misused by third parties as a result of this event, we are notifying you out of an abundance of caution and for purposes of full transparency. Our review found that your name and the following personal information relating to you were present within the affected account: <<b2b\_text\_1 (Data Elements)>>.

**What We Are Doing**

Shondeck treats this event with the utmost seriousness and the privacy, security, and confidentiality of information in our care are among our highest priorities. Upon becoming aware of the event, we moved promptly to respond including by securing and remediating the affected account, engaging digital forensic specialists to investigate the event, and performing an exhaustive review of the at-risk data in order to notify potentially affected individuals. Furthermore, we have taken steps to prevent a similar event from occurring in the future by implementing new technical safeguards; changing all user credentials; revising internal policies and procedures; and introducing additional employee training.

We are notifying potentially affected individuals, including you, so that you may take further steps to best protect your information, should you feel it is necessary to do so. We are also providing you with <<ServiceTerminMonths>> months of complimentary identity monitoring services through Kroll. 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. While Shondeck is covering the cost of these services, you will need to complete the activation process yourself by following the instructions below.

### **What You Can Do**

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, to monitor your credit reports for suspicious or unauthorized activity, and to report any suspicious activity promptly to your bank, credit card company, or other applicable institution. Please review the enclosed *Additional Resources to Help Protect Your Information*, to learn more about how to protect against the possibility of information misuse.

You may also activate the credit monitoring services, according to the instructions provided below, which we are making available to you at no cost.

### **Credit Monitoring Enrollment Instructions**

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.

You have until <<b2b\_text\_6 (ActivationDeadline)>> to activate your identity monitoring services.

Membership Number: <<Membership Number (S\_N)>>

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

### **For More Information**

If you have questions or are unable to activate identity monitoring according to the instructions above, please call our dedicated assistance line at (866) 559-4298, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays. Please have your membership number ready.

Sincerely,

Shondeck Financial Services & Insurance

## **ADDITIONAL RESOURCES TO HELP PROTECT YOUR INFORMATION**

### **Monitor Your Accounts**

We recommend that you remain vigilant for incidents of fraud or identity theft by regularly reviewing your credit reports and financial accounts for any suspicious activity. You should contact the reporting agency using the phone number on the credit report if you find any inaccuracies with your information or if you do not recognize any of the account activity.

You may obtain a free copy of your credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll-free at 1-877-322-8228, or by mailing a completed Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report for a fee by contacting one or more of the three national credit reporting agencies.

You have rights under the federal Fair Credit Reporting Act (FCRA). The FCRA governs the collection and use of information about you that is reported by consumer reporting agencies. You can obtain additional information about your rights under the FCRA by visiting <https://www.ftc.gov/legal-library/browse/statutes/fair-credit-reporting-act>.

### **Credit Freeze**

You have the right to add, temporarily lift and remove a credit freeze, also known as a security freeze, on your credit report at no cost. A credit freeze prevents all third parties, such as credit lenders or other companies, whose use is not exempt under law, from accessing your credit file without your consent. If you have a freeze, you must remove or temporarily lift it to apply for credit. Spouses can request freezes for each other as long as they pass authentication. You can also request a freeze for someone if you have a valid Power of Attorney. If you are a parent/guardian/representative you can request a freeze for a minor 15 and younger. To add a security freeze on your credit report you must make a separate request to each of the three national consumer reporting agencies by phone, online, or by mail by following the instructions found at their websites (see “Contact Information” below). The following information must be included when requesting a security freeze: (i) full name, with middle initial and any suffixes; (ii) Social Security number; (iii) date of birth (month, day, and year); (iv) current address and any previous addresses for the past five (5) years; (v) proof of current address (such as a copy of a government-issued identification card, a recent utility or telephone bill, or bank or insurance statement); and (vi) other personal information as required by the applicable credit reporting agency.

### **Fraud Alert**

You have the right to add, extend, or remove a fraud alert on your credit file at no cost. A fraud alert is a statement that is added to your credit file that will notify potential credit grantors that you may be or have been a victim of identity theft. Before they extend credit, they should use reasonable procedures to verify your identity. Please note that, unlike a credit freeze, a fraud alert only notifies lenders to verify your identity before extending new credit, but it does not block access to your credit report. Fraud alerts are free to add and are valid for one year. Victims of identity theft can obtain an extended fraud alert for seven years. You can add a fraud alert by sending your request to any one of the three national reporting agencies by phone, online, or by mail by following the instructions found at their websites (see “Contact Information” below). The agency you contact will then contact the other credit agencies.

### **Federal Trade Commission**

For more information about credit freezes and fraud alerts and other steps you can take to protect yourself against identity theft, you can contact the Federal Trade Commission (FTC) at 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338), TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above.

You should also report instances of known or suspected identity theft to local law enforcement and the Attorney General’s office in your home state and you have the right to file a police report and obtain a copy of your police report.

## **Contact Information**

Below is the contact information for the three national credit reporting agencies (Experian, Equifax, and TransUnion) if you would like to add a fraud alert or credit freeze to your credit report.

| <b>Credit Reporting Agency</b> | <b>Access Your Credit Report</b>                                                                                   | <b>Add a Fraud Alert</b>                                                                                                                                                                                               | <b>Add a Security Freeze</b>                                                                                                                                                   |
|--------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Experian</b>                | P.O. Box 2002<br>Allen, TX 75013<br>1-866-200-6020<br><a href="http://www.experian.com">www.experian.com</a>       | P.O. Box 9554<br>Allen, TX 75013<br>1-888-397-3742<br><a href="http://www.experian.com/fraud/center.html">www.experian.com/fraud/center.html</a>                                                                       | P.O. Box 9554<br>Allen, TX 75013<br>1-888-397-3742<br><a href="http://www.experian.com/freeze/center.html">www.experian.com/freeze/center.html</a>                             |
| <b>Equifax</b>                 | P.O. Box 740241<br>Atlanta, GA 30374<br>1-866-349-5191<br><a href="http://www.equifax.com">www.equifax.com</a>     | P.O. Box 105069<br>Atlanta, GA 30348<br>1-800-525-6285<br><a href="http://www.equifax.com/personal/credit-report-services/credit-fraud-alerts">www.equifax.com/personal/credit-report-services/credit-fraud-alerts</a> | P.O. Box 105788<br>Atlanta, GA 30348<br>1-888-298-0045<br><a href="http://www.equifax.com/personal/credit-report-services">www.equifax.com/personal/credit-report-services</a> |
| <b>TransUnion</b>              | P.O. Box 1000<br>Chester, PA 19016<br>1-800-888-4213<br><a href="http://www.transunion.com">www.transunion.com</a> | P.O. Box 2000<br>Chester, PA 19016<br>1-800-680-7289<br><a href="http://www.transunion.com/fraud-alerts">www.transunion.com/fraud-alerts</a>                                                                           | P.O. Box 160<br>Woodlyn, PA 19094<br>1-800-916-8800<br><a href="http://www.transunion.com/credit-freeze">www.transunion.com/credit-freeze</a>                                  |

**Iowa and Oregon residents** are advised to report suspected incidents of identity theft to local law enforcement, to their respective Attorney General, and the FTC.

**District of Columbia residents** are advised of their right to obtain a security freeze free of charge and can obtain information about steps to take to avoid identity theft by contacting the FTC (contact information provided above) and the Office of the Attorney General for the District of Columbia, Office of Consumer Protection, at 400 6<sup>th</sup> St. NW, Washington, D.C. 20001, by calling the Consumer Protection Hotline at (202) 442-9828, by visiting <https://oag.dc.gov>, or emailing at [consumer.protection@dc.gov](mailto:consumer.protection@dc.gov).

**Maryland residents** can obtain information about steps they can take to avoid identity theft by contacting the FTC (contact information provided above) or the Maryland Office of the Attorney General, Consumer Protection Division Office at 44 North Potomac Street, Suite 104, Hagerstown, MD 21740, by phone at 1-888-743-0023 or 410-528-8662, or by visiting <http://www.marylandattorneygeneral.gov/Pages/contactus.aspx>.

**New York residents** are advised that in response to this event they can place a fraud alert or security freeze on their credit reports and may report any incidents of suspected identity theft to law enforcement, the FTC, the New York Attorney General, or local law enforcement. Additional information is available at the website of the New York Department of State Division of Consumer Protection at <https://dos.nysits.acsitefactory.com/consumerprotection>; by visiting the New York Attorney General at <https://ag.ny.gov> or by phone at 1-800-771-7755; or by contacting the FTC at [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/) or <https://www.identitytheft.gov/#/>.

**North Carolina residents** are advised to remain vigilant by reviewing account statements and monitoring free credit reports and may obtain information about preventing identity theft by contacting the FTC (contact information provided above) or the North Carolina Office of the Attorney General, Consumer Protection Division at 9001 Mail Service Center, Raleigh, NC 27699-9001, or visiting [www.ncdoj.gov](http://www.ncdoj.gov), or by phone at 1-877-5-NO-SCAM (1-877-566-7226) or (919) 716-6000.

**Rhode Island residents** are advised that they may file or obtain a police report in connection with this event and place a security freeze on their credit file and that fees may be required to be paid to the consumer reporting agencies.