





November 26, 2025

## IMPORTANT INFORMATION PLEASE REVIEW CAREFULLY

Dear

The privacy and security of the personal information we maintain is of the utmost importance to the National University of Natural Medicine ("NUNM"). We are writing to provide you with information regarding a recent cybersecurity incident that potentially involved your personal information. Please read this notice carefully, as it provides information about the incident and the complimentary identity monitoring services we are making available to you.

## What Happened?

On or about July 29, 2025, we learned that an unauthorized individual gained access to one employee email account.

## What We Are Doing.

Upon learning of the incident, we immediately took steps to secure the email account and promptly launched an investigation assisted by external cybersecurity professionals experienced in handling these types of incidents. Following the completion of our investigation, it was determined that the emails in the employee account may have been accessed or acquired by the unauthorized individual(s) between July 22, 2025, and July 29, 2025. We conducted a thorough review of the potentially impacted emails and on November 7, 2025, we determined that the email account contained your personal information.

#### What Information Was Involved?

The emails that may have been accessed or acquired contained some of your personal information, including your

## What You Can Do.

To date, we do not have evidence that your information has been used to commit financial fraud or identity theft. Nevertheless, out of an abundance of caution, we want to make you aware of the incident and provide complimentary identity monitoring services as a precaution. We have secured the services of Kroll to provide identity monitoring at no cost to you for months. This letter provides more information about the complimentary services, enrollment instructions, and other precautionary measures you can take to help protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. 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.

If you have questions, please contact our dedicated and confidential call center at available from 8:00 a.m. to 5:30 p.m. Central Time, Monday through Friday, excluding major U.S. holidays. We have taken this matter very seriously and will continue to take significant measures to protect the personal information in our possession.

Sincerely,

National University of Natural Medicine 49 South Porter Street, Portland, OR 97201

#### - OTHER IMPORTANT INFORMATION -

#### 1. Enrolling in Complimentary Identity Monitoring.

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. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. For more information about Kroll and your Identity Monitoring services, you can visit <u>info.krollmonitoring.</u> com.

• Visit <a href="https://enroll.krollmonitoring.com">https://enroll.krollmonitoring.com</a> to activate and take advantage of your identity monitoring services.

•You have until	to activate your identity monitoring services.
•Membership Number:	

#### TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

**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. 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.

**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.

#### 2. Placing a Fraud Alert.

We recommend that you place a 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 <u>one</u> 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 Equifax Information Services LLC P.O. Box 105069, Atlanta, GA 30348

www.equifax.com/personal/credit-reportservices/credit-fraud-alerts/

1-888-EQUIFAX (1-888-378-4329)

Experian

P.O. Box 9532, Allen, TX 75013 <u>www.experian.com/fraud</u> 1-888-EXPERIAN (1-888-397-3742) **TransUnion** 

Fraud Victim Assistance Department P.O. Box 2000, Chester, PA 19016 www.transunion.com/fraud-alerts 800-916-8800; 800-680-7289

#### 3. <u>Consider Placing a Security Freeze on Your Credit File.</u>

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 cost. 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 sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze

Equifax Information Services LLC P.O. Box 105788, Atlanta, GA 30348 www.equifax.com/personal/credit-reportservices/credit-freeze/

1-888-EQUIFAX (1-888-378-4329)

Experian Security Freeze
P.O. Box 9554, Allen, TX 75013
www.experian.com/freeze
1-888-EXPERIAN (1-888-397-3742)

*TransUnion Security Freeze*P.O. Box 160, Woodlyn, PA 19094
www.transunion.com/credit-freeze
800-916-8800; 888-909-8872

In order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number and other personal information such as copy of a government issued identification. 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 you do place a security freeze prior to enrolling in a credit monitoring service, 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 <u>each</u> of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at <u>www.annualcreditreport.com</u>. 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. Protecting Your Medical Information.

As a general matter, the following practices can help deter, detect, and protect from medical identity theft. For more information visit consumer.ftc.gov/articles/what-know-about-medical-identity-theft. Only share health insurance cards with health care providers and other family members who are covered under the insurance plan or who help with medical care. Review the "explanation of benefits statement" which is provided by the health insurance company. Follow up with the insurance company or care provider for any items not recognized. If necessary, contact the care provider on the explanation of benefits statement and ask for copies of medical records from the date of the potential access (noted above) to current date. Ask the insurance company for a current year-to-date report of all services paid for the impacted individual as a beneficiary. Follow up with the insurance company or the care provider for any items not recognized.

# 6. 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 <a href="https://www.ftc.gov/idtheft">www.ftc.gov/idtheft</a>, 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.

**Iowa Residents**: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, Telephone: 515-281-5164.

**Maryland Residents**: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, <a href="https://www.marylandattorneygeneral.gov">www.marylandattorneygeneral.gov</a>, Telephone: 888-743-0023.

**Massachusetts Residents**: Under Massachusetts law, you have the right to obtain a police report 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.

New Mexico residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit. In addition, you have the right to obtain a security freeze (as explained above) or submit a declaration of removal. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act. For more information about the FCRA, please visit www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

**New York Residents:** You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <u>ag.ny.gov/consumer-frauds-bureau/identity-theft</u>; Telephone: 800-771-7755.

**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, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, <a href="https://www.ncdoj.gov">www.ncdoj.gov</a>, Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

**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.

Rhode Island Residents: You have the right to obtain a police report if one was filed, or alternatively, you can file a police report. Further, you can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. 150 South Main Street, Providence, RI 02903, (401) 274-4400, <a href="www.riag.ri.gov">www.riag.ri.gov</a>. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

**Washington D.C. Residents**: You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, oag.dc.gov/consumer-protection, Telephone: 202-442-9828.