

Kennedys

Via Online Submission

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February 8, 2026

Dear Attorney General Hilgers:

We represent Dow Rummel Village, a senior retirement community located in Sioux Falls, South Dakota. We write in accordance with the Nebraska Financial Data Protection and Consumer Notification of Data Security Breach Act of 2006, NEB. REV. STAT. § 87-803 (2016), to report a data event that impacted the personal information of one resident of Nebraska.¹

On November 21, 2025, Dow Rummel Village discovered suspicious activity within its email environment. Upon discovery, Dow Rummel Village took immediate action to secure its email environment. Dow Rummel Village engaged our law firm, and we retained CFC Security, Inc. d/b/a/ CFC Response, a cyber forensics specialist firm, to assist us in our rendering of legal advice. After an investigation, Dow Rummel Village learned that an unknown party accessed and acquired data from certain employee email accounts in activity that took place between October 9, 2025 - November 24, 2025. On December 30, 2025, Dow Rummel Village confirmed that certain files within that data set contained personal information. Thereafter, Dow Rummel Village underwent a comprehensive data review to determine what information was involved and to whom it belonged. On January 15, 2026, Dow Rummel Village identified who the information belonged to in order to assess notification requirements. A national-change-of-address (NCOA) search was run thereafter on February 3, 2026 to confirm present address. Dow Rummel Village has confirmed that one Nebraska resident's personal information was involved.

¹ Respectfully, please note that in making this submission, Dow Rummel Village does not waive its rights or defenses to contest the applicability of Nebraska law or personal jurisdiction.

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Office of the Attorney General of Nebraska
Attorney General Mike Hilgers

Dow Rummel Village notified individuals via U.S. mail on February 9, 2026. The personal information data elements included the individual's first and last name in combination with their Social Security number. The notified individuals were offered an opportunity to enroll in 12 months of complimentary credit monitoring and identity protection services through Cyberscout, a TransUnion company. A sample copy of the notification letter is enclosed.

Dow Rummel Village has taken steps in response to the incident to help mitigate the risk of a similar incident occurring in the future, including reviewing its existing security policies and protections and adopting additional security to safeguard against evolving threats moving forward. Dow Rummel Village also set up a professional call center through TransUnion to assist notified individuals with credit monitoring enrollments and to answer inquiries regarding the event.

Should you have any further questions, please do not hesitate to contact me. Thank you.

Very truly yours,

/s/ Joshua A. Mooney

Joshua A. Mooney

Partner
for Kennedys

Enclosure: Sample Consumer Notification Letter

Dow Rummel Village
c/o Cyberscout



February 9, 2026

Re: Notice of Data Privacy Incident

Dear [REDACTED]:

Dow Rummel Village takes privacy and security very seriously. As part of that commitment, we write to notify you of a data privacy incident involving your personal information. This notice explains the incident, our response, and steps one may take for added protection of personal information, if desired. We are also offering the opportunity to enroll in complimentary credit monitoring and identity protection services.

What Happened: On November 21, 2025, we discovered suspicious activity within our email environment. Upon discovery, we took immediate action to secure our email environment and retained cybersecurity professionals to investigate. As part of the investigation, we learned that some data from our email environment was accessed by an unauthorized individual between October 9, 2025 - November 24, 2025. While we do not have information suggesting that the information was acquired, we nevertheless underwent a comprehensive data review to determine what information was involved and to whom that information belonged. As a result of this investigation, on January 15, 2026, we determined that your personal information was included in the data set, and we determined to notify you.

What Information Was Involved: Our review of the files determined your first and last name in combination with your Social Security number were in the data set.

What We Are Doing: We are reviewing and updating our existing security policies and protections already in place on our network and email environment. We also implemented additional security to safeguard against evolving threats moving forward. As added protection, we are offering 12 months of complimentary credit monitoring and identity protection services through CyberScout, a TransUnion company. Instructions for how to enroll in these services are enclosed.

What You Can Do: As a general matter, it is good practice to remain vigilant for incidents of identity theft and fraud, from any source, by reviewing your credit reports and account statements for suspicious activity and errors. If you discover any suspicious or unusual activity on your accounts, promptly contact your financial institution or service provider. Please refer to the enclosed "*Steps You Can Take to Help Protect Your Information*" for additional resources you may take advantage of to protect against fraud and identity theft, should you find it appropriate to do so.

For More Information: If you have any questions or concerns, please contact our dedicated assistance line at 1-800-405-6108, Monday through Friday, 8:00 a.m - 8:00 p.m. Eastern Time, excluding major U.S. holidays. Please know that the security of information is of the utmost importance to us. We remain committed to protecting the information entrusted in our care. We continue to be thankful for your support during this time.

Sincerely,

Dow Rummel Village

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Credit Monitoring Enrollment Instructions:

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Monitor Your Accounts and Credit Reports: It is good practice to remain vigilant of incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

Fraud Alert Services: You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

Credit Freeze Instructions: As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you should provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1- 800-916-8800 www.transunion.com TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax 1-888-378-4329 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
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Additional Information: You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them.

The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

Dow Rummel Village can be reached by mail at 1321 W Dow Rummel St, Sioux Falls, SD 57104.

