



Return mail will be processed by: IBC
PO Box 847 • Holbrook, NY 11741

To the Parent or Guardian of:



October 16, 2025

NOTICE OF DATA BREACH

Dear Parent or Guardian of [REDACTED]:

Champion Title & Settlements is writing to inform you about a cybersecurity event that involved an unauthorized third party acquiring some of your child's personal information. Although we have no evidence reflecting that your child's personal information has been misused, we are writing to provide you information about what happened and what we are doing in response.

WHAT HAPPENED

On June 11, 2025, we detected unusual activity in a limited portion of our computer network. We promptly began working with third-party cybersecurity experts retained by our outside legal counsel to help investigate and remediate that activity. The investigation determined that an unauthorized third party acquired a limited number of files from our IT environment. Once we identified those files, we shared them with a data-review firm to analyze their contents. We received the data-review results in the middle of July and have been working since then to locate addresses for impacted individuals to ensure we have accurate contact information for notifying them. We completed that process on October 12, 2025.

WHAT INFORMATION WAS INVOLVED

We determined that the unauthorized third party acquired some of your child's personal information, including their name, contact information, and limited health information.

WHAT WE ARE DOING

We worked with our outside legal counsel and third-party cybersecurity experts to address this cybersecurity event, perform an investigation into the unauthorized activity, and further secure our IT systems to protect your information. Among other measures, we have also shut down the affected systems and notified law enforcement, which did not delay this notice.

www.championtitle.com | www.mbh.com | www.districttitle.com

WHAT YOU CAN DO

We encourage you to remain vigilant for any signs of unauthorized financial activity and review the **Additional Steps You Can Take** guidance on the next page.

FOR MORE INFORMATION

Protecting the privacy of your child's personal information is important to us. Should you have any questions, you can call us at [REDACTED], and one of our representatives will be happy to assist you. Thank you for your understanding and patience.

Regards,

Champion Title & Settlements

ACRI_1-MNR-H

ADDITIONAL STEPS YOU CAN TAKE

Remain vigilant – We encourage you to remain vigilant for fraud or identity theft by reviewing your child's account statements and free credit reports. Contact your financial institution if you see errors or activity you don't recognize on your child's account statements. Get your child's free credit report by visiting www.annualcreditreport.com or calling (877) 322-8228. If you see errors on that report, contact the relevant consumer reporting agency:

- **Equifax.** PO Box 740241, Atlanta, GA 30374 | (800) 685-1111 | www.equifax.com
- **Experian.** PO Box 9701, Allen, TX 75013 | (888) 397-3742 | www.experian.com
- **TransUnion.** PO Box 2000, Chester, PA 19016 | (888) 909-8872 | www.transunion.com

You can find additional suggestions at www.IdentityTheft.gov. Consider also contacting the Federal Trade Commission for more details on protecting your child from fraud or identity theft as well as fraud alerts and security freezes (both of which are discussed below). You can send a letter to the Federal Trade Commission at 600 Pennsylvania Ave NW, Washington, DC 20580; call them at (877) 438-4338; or visit their website, www.ftc.gov.

Consider placing a fraud alert or security freeze on your child's credit file – Consumer reporting agencies have tools you can use to protect your child's credit, including fraud alerts and security freezes.

- A fraud alert is a cautionary flag you can place on your child's credit file to notify companies extending them credit that they should take special precautions to verify your child's identity. You can contact any of the three consumer reporting agencies to place fraud alerts with each agency. The alert lasts for one year, but you can renew it.
- A security freeze is a more dramatic step that will prevent others from accessing your child's credit report, which makes it harder for someone to open an account in their name. You must contact each consumer reporting agency separately to order a security freeze, and they may require you to provide them with your child's full name, Social Security number, date of birth, and current and prior addresses. There is no charge for requesting a security freeze.

Report suspicious activity – If you believe your child is the victim of fraud or identity theft, consider notifying your attorney general or the Federal Trade Commission. You should also consider filing a police report with your local law enforcement and requesting a copy of that report.

Review the Fair Credit Reporting Act – Your child also has certain rights under the Fair Credit Reporting Act (FCRA), including the right to know what is in their file, to dispute incomplete or inaccurate information, and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, and your child's rights pursuant to the FCRA, please visit: <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.

Consider additional helpful resources – Your state attorney general may have more information on fraud alerts, security freezes, and steps to protect yourself from fraud or identity theft.

- **Maryland Residents.** You can contact the Maryland Attorney General at 200 St. Paul Place, Baltimore, MD 21202. You can also call their office at (888) 743-0023 or visit their website, www.marylandattorneygeneral.com.
- **New York Residents.** You can contact the New York Attorney General at The Capitol, Albany, NY 1224. You can also call their office at (800) 771-7755 or visit their website, www.ag.ny.gov.
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- **Washington, DC Residents.** You can contact the Washington, DC Attorney General at 400 6th St. NW, Washington, DC 20001. You can also call their office at (202) 727-3400 or visit their website, www.oag.dc.gov.
- **Rhode Island Residents.** You can contact the Rhode Island Attorney General at 150 South Main Street, Providence, RI 02903. You can also call their office at (401) 274-4400 or visit their website, www.riag.ri.gov. This event impacted 2 Rhode Island residents.



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WHAT INFORMATION WAS INVOLVED

We determined that the unauthorized third party acquired some of your personal information, including your name, contact information, and financial account information (such as a bank account number).

WHAT WE ARE DOING

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WHAT YOU CAN DO

We encourage you to remain vigilant for any signs of unauthorized financial activity and review the **Additional Steps You Can Take** guidance on the next page.

FOR MORE INFORMATION

Protecting the privacy of your personal information is important to us. Should you have any questions, you can call us at [REDACTED], and one of our representatives will be happy to assist you. Thank you for your understanding and patience.

Regards,

Champion Title & Settlements

ACRI_1-ADT-F

ADDITIONAL STEPS YOU CAN TAKE

Remain vigilant – We encourage you to remain vigilant for fraud or identity theft by reviewing your account statements and free credit reports. Contact your financial institution if you see errors or activity you don't recognize on your account statements. Get your free credit report by visiting www.annualcreditreport.com or calling (877) 322-8228. If you see errors on that report, contact the relevant consumer reporting agency:

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Report suspicious activity – If you believe you are the victim of fraud or identity theft, consider notifying your attorney general or the Federal Trade Commission. You should also consider filing a police report with your local law enforcement and requesting a copy of that report.

Review the Fair Credit Reporting Act – You also have certain rights under the Fair Credit Reporting Act (FCRA), including the right to know what is in your file, to dispute incomplete or inaccurate information, and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, and your rights pursuant to the FCRA, please visit: <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.

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WHAT INFORMATION WAS INVOLVED

We determined that the unauthorized third party acquired some of your personal information, including your name, contact information, government identification number (such as a Social Security number or driver's license number), and financial account information (such as a bank account number).

WHAT WE ARE DOING

We worked with our outside legal counsel and third-party cybersecurity experts to address this cybersecurity event, perform an investigation into the unauthorized activity, and further secure our IT systems to protect your information. Among other measures, we have also shut down the affected systems and notified law enforcement, which did not delay this notice.

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WHAT YOU CAN DO

We encourage you to remain vigilant for any signs of unauthorized financial activity and review the Additional Steps You Can Take guidance on the next page. Additionally, to help protect you from potential fraud or identity theft, we are offering you a complimentary 1-year membership to Experian's IdentityWorks. To register, please:

- Ensure that you enroll by: **1/30/2026** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/1Bcredit>
- Provide your activation code: [REDACTED]

If you have questions or want an alternative to online enrollment for Experian IdentityWorks, please contact Experian at [REDACTED] by **1/30/2026**, and provide them engagement number [REDACTED].

FOR MORE INFORMATION

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