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July 2, 2025

Attorney General Mike Hilgers  
Office of the Attorney General  
Consumer Affairs Response Team  
2115 State Capital  
Lincoln, NE 68509

**VIA PORTAL ONLINE**

**Re: Notification of Data Security Event**

To Whom It May Concern:

Constangy, Brooks, Smith & Prophete, LLP represents Cator, Ruma & Associates (“CRA”), in connection with its response to a recent data event discussed below. CRA is located at 896 Tabor Street, Lakewood, Colorado 80401. The purpose of this letter is to notify you of the event in accordance with Nebraska data breach notification statute. This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, CRA does not waive any rights or defenses regarding the applicability of Nebraska law, the applicability of the Nebraska data event notification statute, or personal jurisdiction.

**1. Nature of the Security Event**

On May 5, 2025, CRA became aware of a network disruption. CRA promptly took steps to ensure the continued security of its environment and launched an investigation to determine the nature and scope of the disruption. As a result of the investigation, CRA determined that an unauthorized actor acquired certain limited information. CRA undertook a time-intensive review to confirm what data was involved and to whom it belonged. CRA located the contact information for the identified individuals to complete notification.

**2. Number of Affected Nebraska Residents & Information Involved**

The event involved personal information for approximately one Nebraska resident. The information involved in the event for the identified Nebraska resident included name, Social Security number, driver’s license or state identification number, and financial account information.

**3. Notification to Identified Individuals**

On July 2, 2025, a notification letter was sent to the identified Nebraska resident by USPS First Class Mail.

The notification letter provides resources and steps the individual can take to help protect their information. A sample notification letter is enclosed.

#### **4. Measures Taken to Address the Event**

Upon identifying this event, in addition to taking the steps described above, CRA took steps to learn more about what happened and what information could have been affected. CRA notified the identified individual and provided them with steps they can take to protect their personal information, including providing them with information about its toll-free call center through to answer questions about the event, and address-related concerns.

#### **5. Contact Information**

If you have any questions or need additional information regarding this event, please do not hesitate to contact me at [ljensen@constangy.com](mailto:ljensen@constangy.com).

Sincerely,

A handwritten signature in black ink, appearing to read "Lynda Jensen", with a long horizontal flourish extending to the right.

Lynda Jensen of  
Constangy, Brooks, Smith & Prophete LLP

Encl.: Sample Notification Letter



Secure Processing Center:  
P.O. Box 989728  
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>  
<<Address1>> <<Address2>>  
<<City>>, <<State>> <<Zip>>

July 2, 2025

**Re: Notice of Data** <<Variable Text 2: Breach or Security Event>>

Dear <<First Name>> <<Last Name>>,

We are writing to inform you that Cator, Ruma & Associates (“CRA”) recently experienced a data security event that may have involved your personal information. CRA takes the privacy and security of all information within our possession very seriously. That is why CRA is notifying you of the event and providing you with information about steps you can take to help protect your personal information.

**What Happened.** On May 5, 2025, CRA became aware of a network disruption. We promptly took steps to ensure the continued security of our environment and launched an investigation to determine the nature and scope of the disruption. As a result of the investigation, we confirmed that an unauthorized actor accessed our network and may have acquired certain limited information. CRA undertook a time-intensive review of the accessible dataset to confirm what information was involved and to whom it belonged. We worked diligently to identify contact information for the individuals whose information we located in the dataset to complete notification. This review was completed on June 24, 2025.

**What Information Was Involved.** The information contained in the dataset may have included your name, [Variable Text 1 – Data Elements].

**What We Are Doing.** As soon as we learned of the event, we took the measures described above and implemented additional security features to reduce the risk of a similar event occurring in the future. We are also providing you below with information about steps you can take to help protect your personal information.

**What You Can Do.** Please review this letter carefully, along with the guidance included in this letter about additional steps you can take to protect your information.

**For More Information.** If you have questions about the event, please call IDX at 1-800-939-4170, Monday through Friday from 8:00 a.m. to 8:00 p.m. Central Time, excluding holidays. IDX representatives are fully versed on this event and can answer questions you may have regarding the protection of your personal information. You may reach CRA at 896 Tabor Street, Lakewood, CO 80401.

Sincerely,

Cator, Ruma & Associates

## Steps You Can Take to Help Protect Your Personal Information

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (the “FTC”).

**Copy of Credit Report:** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting [www.annualcreditreport.com/](http://www.annualcreditreport.com/), calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

**Equifax**

P.O. Box 105851  
Atlanta, GA 30348  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**

P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-833-799-5355  
[www.transunion.com/get-credit-report](http://www.transunion.com/get-credit-report)

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at [www.annualcreditreport.com](http://www.annualcreditreport.com). For TransUnion: [www.transunion.com/fraud-alerts](http://www.transunion.com/fraud-alerts). There is no charge to place, lift, or remove a fraud alert.

**Credit Freeze:** You have the right to put a credit freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a credit freeze may interfere with or delay your ability to obtain credit. You must separately place a credit freeze on your credit file with each credit reporting agency. In order to place a credit freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement. To place a credit freeze on your credit file, contact each of the three credit reporting agencies identified above. For TransUnion: [www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze). There is no charge to place, lift, or remove credit freeze.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, credit freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

**Federal Trade Commission**

600 Pennsylvania Ave, NW  
Washington, DC 20580  
[consumer.ftc.gov](http://consumer.ftc.gov)  
877-438-4338

**NY Bureau of Internet and Technology**

28 Liberty Street  
New York, NY 10005  
[www.dos.ny.gov/consumerprotection/](http://www.dos.ny.gov/consumerprotection/)  
212.416.8433

**Kentucky Attorney General**

700 Capitol Avenue, Suite 118  
Frankfort, Kentucky 40601  
[www.ag.ky.gov](http://www.ag.ky.gov)  
502-696-5300

**California Attorney General**

1300 I Street  
Sacramento, CA 95814  
[oag.ca.gov/privacy](http://oag.ca.gov/privacy)  
800-952-5225

**New York Attorney General**

The Capitol  
Albany, NY 12224  
[ag.ny.gov](http://ag.ny.gov)  
800-771-7755

**NC Attorney General**

9001 Mail Service Center  
Raleigh, NC 27699  
[ncdoj.gov/protectingconsumers/](http://ncdoj.gov/protectingconsumers/)  
877-566-7226  
502-696-5300

**Iowa Attorney General**

1305 E. Walnut Street  
Des Moines, Iowa 50319  
[www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov)  
888-777-4590

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include the right to know what is in your file; the right to dispute incomplete or inaccurate information; the right to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; and other rights that may apply to you. For more information about the FCRA, and your rights pursuant to the FCRA, please visit [www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf).