



Return Mail Processing  
PO Box 999  
Suwanee, GA 30024

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SAMPLE A. SAMPLE - L01



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123 ANY ST

ANYTOWN, US 12345-6789



May 21, 2025

Dear Sample A. Sample,

We are writing to notify you of an issue that involves certain of your personal information. On March 5, 2025, The Carpenter Health Network determined that, between February 4 and 28, 2025, an unauthorized third party acquired some patient information from our IT systems, including certain of your information. The affected personal information included names, contact information (such as phone numbers and postal addresses), dates of birth, Social Security numbers, medical information (such as condition, diagnosis, treatment, physician and medical record number) and health insurance information. The types of impacted information varied by affected individual.

Promptly upon detecting the issue, we took steps to understand its nature and scope. We quickly launched an investigation with the assistance of leading external cybersecurity experts and coordinated with law enforcement. We have deployed additional monitoring tools and have taken other steps designed to enhance the security of our systems.

We recommend that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your free credit reports. We also recommend that you remain alert for unsolicited communications involving your personal information. If you would like to check your credit report, you are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. You can order a free credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling toll-free at 1-877-322-8228. The Reference Guide below provides recommendations by the U.S. Federal Trade Commission on the protection of personal information.

In addition, we have arranged to offer you identity protection and credit monitoring services for two years at no cost to you. The Reference Guide below provides information on activation of the services and recommendations by the U.S. Federal Trade Commission on the protection of personal information.

We regret any inconvenience this issue may have caused. If you have questions regarding this matter, please contact us at 1-833-918-7200.

Sincerely,

Joe Lucito  
Treasurer

## Reference Guide

We encourage you to take the following steps:

**Enroll in Complimentary Identity Protection and Credit Monitoring Services.** We have arranged to offer you identity protection and credit monitoring services for two years at no cost to you through Experian IdentityWorks<sup>SM</sup>.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. Please be prepared to provide engagement number [Engagement Number] when calling. If, after discussing your situation with an agent, it is determined that identity restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter with engagement number [Engagement Number] and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by July 31, 2025** (your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [www.experianidworks.com/3bcredit](http://www.experianidworks.com/3bcredit)
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team by July 31, 2025 at 1-833-918-7200 Monday - Friday, 8 am - 8 pm Central Time (excluding major U.S. holidays). Be prepared to provide engagement number [Engagement Number] as proof of eligibility for the Identity Restoration services by Experian.

**Additional Details Regarding Your 24-Month Experian IdentityWorks Membership.** A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax, and TransUnion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** You receive the same Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

**Order Your Free Credit Report.** To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 1-877-322-8228 or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC's") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information cannot be explained, then you will need to call the creditors involved. Information that cannot be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

**Report Incidents.** If you detect any unauthorized transactions in a financial account, promptly notify your payment card company or financial institution. If you are in the U.S. and detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For more information, please visit <https://www.identitytheft.gov/>.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580 1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

**Consider Placing a Fraud Alert on Your Credit File.** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

**Equifax**

Equifax Information Services  
LLC  
P.O. Box 105069  
Atlanta, GA 30348-5069  
1-888-836-6351  
www.equifax.com

**Experian**

Experian Inc.  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
www.experian.com

**TransUnion**

TransUnion LLC  
P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289  
www.transunion.com

**Consider Placing a Security Freeze on Your Credit File.** You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually. There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)