



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

FIRST NAME LAST NAME
ADDR
CITY, ST 76126-2816

March 10, 2025

NOTICE OF DATA BREACH

Dear First Name Last Name:

At Eric Buchanan and Associates, we take our relationships with our clients seriously. That's why we are reaching out to let you know about a security incident that impacted some of our clients' data. On November 13, 2024, we detected suspicious activity on our network and promptly began working with outside cybersecurity experts to investigate the incident. While our investigation is ongoing, based on those efforts to date, we believe that the files related to our representation of you were subject to access by an unauthorized third party. We are reaching out to provide you information on the incident and an opportunity to enroll in free credit monitoring.

WHAT HAPPENED

On November 13, 2024, we detected unauthorized activity on our network. We promptly engaged third-party experts to investigate the scope of the incident. Based on our investigation, we believe that unauthorized activity occurred between September 4, 2024, to November 13, 2024. Once we identified the impacted data, we engaged a data-review firm to review the content of those files, and although our investigation is still ongoing, we determined that some of your personal information was present in the affected systems.

WHAT INFORMATION WAS INVOLVED

Our investigation determined that some combination of the following types of personal information related to you may have been impacted: full name, contact information, Social Security number, health insurance information, medical information, and financial information (such as a routing number and account number).

WHAT WE ARE DOING

We hired third-party experts to address this situation, perform an investigation into the unauthorized activity, and further secure our systems to protect your information. We also notified law enforcement, which did not delay this notice.

WHAT YOU CAN DO

Enclosed with this letter you will find steps you can take to protect yourself. In addition, we are offering a complimentary 1-year membership to Experian IdentityWorks. This product helps detect possible misuse of personal information. To register, please:

- Ensure that you **enroll by: ENROLL DATE** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code: CM CODE**

If you have questions or want an alternative to enrolling in Experian IdentityWorks online, please contact Experian at (877) 288-8057 by **ENROLL DATE** and provide them engagement number **ENG CODE**.

FOR MORE INFORMATION

We have established a toll-free call center to support you and answer your questions. You can contact the call center at (888) 686-4484 and one of our representatives will be happy to assist you. We appreciate your patience as we work through this process.

Sincerely,

A handwritten signature in black ink, appearing to read 'H. T. Ellis'.

Hudson T. Ellis

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. You can also find additional suggestions at www.IdentityTheft.gov/.

- You should confirm that your credit card company has the correct address on file for you and that all charges on the account are legitimate. If you discover errors or suspicious activity, you should immediately contact the credit card company and inform them that you have received this letter.
- You should obtain and review a free copy of your credit report by visiting www.annualcreditreport.com or calling (877) 322-8228. You may obtain a copy of your credit report, free of charge, once per week. We recommend you do so and if the report is incorrect, you should contact the appropriate consumer reporting agency—Equifax, Experian, or TransUnion.

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

- A fraud alert is a cautionary flag you can place on your credit file to notify companies extending you credit that they should take special precautions to verify your identity. A fraud alert is free and will stay on your credit report for one (1) year, but you can renew it. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. You can contact any of the three consumer reporting agencies to place fraud alerts with each agency. Additional information is available at www.annualcreditreport.com.
- A security freeze is a more dramatic step that will prevent others from accessing your credit report, which will prevent them from extending you credit. You must contact each consumer reporting agency separately to order a security freeze, and they may require you to provide them with your full name, Social Security number, date of birth, and current and previous addresses. There is no fee for requesting, temporarily lifting, or permanently removing a security freeze with any of the consumer reporting agencies. You can obtain more information about security freezes by contacting the consumer reporting agencies or the Federal Trade Commission.

Report suspicious activity – If you believe you are the victim of identity theft, consider (1) notifying your Attorney General, local law enforcement, or the Federal Trade Commission; (2) filing a police report and requesting a copy of that report; and (3) visiting www.IdentityTheft.gov/ to report the issue and get recovery steps.

Contact relevant authorities – You may contact the below resources to (1) get more information on fraud alerts or security freezes and (2) learn more about protecting yourself from fraud or identity theft.

Federal Trade Commission

600 Pennsylvania Ave. NW
Washington, DC 20580
(202) 326-2222
www.ftc.gov

Equifax

P.O. Box 740241
Atlanta, GA 30374
(800) 685-1111
www.equifax.com

Experian

P.O. Box 9701
Allen, TX 75013
(888) 397-3742
www.experian.com

TransUnion

P.O. Box 2000
Chester, PA 19016
(888) 909-8872
www.transunion.com

For Maryland Residents: the Maryland Attorney General may be contacted at: Office of the Attorney General, 200 St. Paul Place, 25th Floor, Baltimore, MD 21202; (888) 743-0023; www.marylandattorneygeneral.gov.

For North Carolina Residents: the North Carolina Attorney General may be contacted at: Office of the Attorney General, 9001 Mail Service Center, Raleigh, NC 27669; (919) 716-6400; www.ncdoj.gov.

For New York Residents: the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224; 1-800-771-7755; www.ag.ny.gov.

For Rhode Island Residents: the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and (401) 274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. [REDACTED] Rhode Island residents were impacted by this incident.

You can also find your Attorney General's contact information at: <https://www.usa.gov/state-attorney-general>.

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/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf>.