August 6, 2025

VIA U.S. CERTIFIED MAIL

Sheldon Brummel
1030 N 48th St Trlr 93
Lincoln, NE 68504

Re: Notice of Data Incident

Dear Mr. Brummel:

I am writing to inform you of a data incident that has impacted you. This letter is notifying you of the incident and the steps you should take as a result. Veteran Benefits Guide (VBG) takes the privacy and security of the information it holds very seriously, and will provide you with whatever assistance we reasonably can following this incident.

What Happened?

We have discovered that a copy of your VA Rating Decision Letter (RDL) was inadvertently sent via email to another veteran in May of this year. Upon learning of this mistaken transmission, we immediately conducted an internal review.

Based upon our review of the incident, we have concluded that a staffer erroneously attached your document to an email meant for another Veteran, which resulted in the RDL being inadvertently sent to a different email address than yours.

This was an isolated incident that did not involve an intrusion into our computer systems or network. We have no evidence of any fraud or misuse of your personal information. However, we are acting cautiously and notifying you on the basis that there was an unauthorized disclosure of your personal information.

What Information Was Involved?

Again, although, from our review, we have no evidence suggesting that your personal information was, in fact misused, the RDL contained the following personal information: your name, address, Social Security number, VA file number, and disability information.

What Are We Doing?

Upon learning of the inadvertent transmission, our team acted quickly to evaluate the situation, and we have engaged in appropriate corrective action and retraining of the staffer who sent the RDL. We continue to assess and update our practices as appropriate to prevent any authorized disclosures of personal information.

Although, as mentioned above, we have no evidence of fraud or misuse of your personal information, out of an abundance of caution, we are offering to you full reimbursement of 12 months of premium fraud detection and identity theft protection through Experian's IdentityWorks program. Experian's Premium service includes identity restoration services to help you address any fraud, 3-bureau credit report and FICO® Scores, advanced identity theft monitoring, and a $1 million identity theft insurance policy. Further information about Experian's IdentityWorks program may be found at: https://www.experian.com/protection/identity-theft-and-credit-protection/

Again, this protection is being offered to you at **no cost** for 12 months. To take advantage of these free services, you can enroll by calling Experian at (833) 931-7577 or visiting their website at https://www.experianidworks.com/3bcredit, and providing them with the following Activation Code **P34W2QPPR**.

You have until **November 30, 2025** to register and enroll. Enrollment must occur by no later than 5:59 p.m. CT. If you have questions or need assistance with enrolling, please call (877) 890-9332 and provide the following Engagement #: **B149593**. Enrolling in this service does not affect your credit score.

For More Information

If you have any questions or concerns, you can contact me at compliance@vbg.com or (725) 202-6722 for more information.

What You Can Do

As explained above, while our internal review has uncovered no evidence at this time that the information in your RDL was misused, and there is no evidence of fraud or misuse, there are additional precautionary actions you can consider taking to protect yourself and your personal information.

Monitor Your Accounts

To protect against the possibility of identity theft or other financial loss, we encourage you to remain vigilant, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report:

Equifax	Experian	TransUnion
P.O. Box 740241	P.O. Box 4500	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016
(866) 349-5191	(888) 397-3742	(888) 909-8872
www.equifax.com	www.experian.com	www.transunion.com

Request a Security Freeze on Your Credit Report

You can place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security freeze to take control over who gets access to the personal and financial information in your credit report 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 security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Equifax P.O. Box 105788 Atlanta, GA 30348 (888) 298-0045 www.equifax.com/personal/ credit-report-services	Experian P.O. Box 9554 Allen, TX 75013 (888) 397-3742 www.experian.com/ freeze/center.html	TransUnion P.O. Box 160 Woodlyn, PA 19016 (888) 909-8872 www.transunion.com/ credit-freeze

In order to request a security freeze, you will need to provide your full name, social security number, date of birth, Social Security number; your residential addresses for the past five years, proof of current address, and a copy of a government-issued identification card.

Place a Fraud Alert on Your File

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, 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, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Equifax P.O. Box 105069 Atlanta, GA 30348 (888) 836-6351 www.equifax.com/personal/ credit-report-services	Experian P.O. Box 2002 Allen, TX 75013 (888) 397-3742 www.experian.com/ fraud/center.html	TransUnion P.O. Box 2000 Chester, PA 19016 (800) 680-7289 www.transunion.com/ fraud-victim- resource/place-fraud- alert

Additional Information

You can further educate yourself regarding identity theft, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580; www.identitytheft.gov; 1-877-438-4338; and TTY: 1-866-653-4261. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should be reported to law enforcement and your state Attorney General.

I would like to reassure you that VBG takes the security of your personal information very seriously. We will do what we can to support you in relation to this incident. If you would like more information or have any concerns, please do not hesitate to contact me.

With kind regards,

Taylor Staggs

Taylor Staggs
Compliance Officer