

MVD Express
c/o Cyberscout
<Return Address>
<City>, <State> <Zip>



<<FirstName>> <<LastName>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<PostalCode+4>>

Date

RE: *Important Security Notification*
 Please read this entire letter.

To <<FirstName>> <<LastName>>:

We are contacting you to provide written notification of a data security incident that was discovered by our firm. This includes information about the incident, steps we are taking in response, and steps to guard against identity theft and fraud, should you feel it is appropriate to do so.

What Happened?

On or about January 28, 2025, we discovered that threat actors got unauthorized access to our employee's email account, and used it to send spam emails to clients. This incident involved the potential exposure of your personal information to unauthorized third parties.

What Information Was Involved?

Data including your name, address, full or partial (last 4 digits) Social Security number, driver's license information, passport number(s), and other identifying information may have been among the items accessed by an unauthorized third party. As a result, your personal information may have been potentially exposed to others.

What Are We Doing in Response?

We take protecting our clients' personal information seriously and are taking steps to prevent a similar occurrence in the future. To protect against further security breaches, we have: (1) implemented more robust technology controls; (2) added a notice to emails coming from official partner companies (i.e.: Microsoft) to allow quicker identification of impersonation and updated employee training to reflect this; (3) added branding to login page for easier identification; (4) developed custom scripts for verifying access message IDs; (5) created tenant wide retention policies to manage our data lifecycle; (6) restricted use of emails for transmission of personal information; (7) use secure transfer protocols for handling personal information; and (8) implemented multifactor authentication to better protect account access.

The security breach was identified on January 28, 2025. We have taken steps to ensure the security of our computer system by changing passwords, and ensuring multi-factor authentication is enabled.

In response to the incident, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for <<Service Length>> from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: <UNIQUE CODE> In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

What Can You Do?

If you believe you are a victim of a fraudulently filed return and not actively working with us to rectify the situation, please contact us to discuss same. You are advised to report the suspected identity theft to law enforcement, including the Attorney General and the Federal Trade Commission. Please remain vigilant by reviewing account statements and monitoring credit reports to detect errors resulting from security breach. In addition, you can obtain information from the Federal Trade Commission and the three main credit reporting agencies about fraud alerts and security freezes. Please remain vigilant for incidents of fraud and identity theft.

If you choose not to use these services, we strongly urge you to do the following:

If you choose to place a fraud alert on your own, you will need to contact one of the three major credit agencies directly at:

Experian (1-888-397-3742)
P.O. Box 4500
Allen, TX 75013
www.experian.com

Equifax (1-800-525-6285)
P.O. Box 740241
Atlanta, GA 30374
www.equifax.com

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

Also, should you wish to obtain a credit report and monitor it on your own:

- **IMMEDIATELY** obtain free copies of your credit report and monitor them upon receipt for any suspicious activity. You can obtain your free copies by going to the following website: www.annualcreditreport.com or by calling them toll-free at 1-877-322-8228. (Hearing impaired consumers can access their TDD service at 1-877-730-4204.
- **Upon receipt of your credit report**, we recommend that you review it carefully for any suspicious activity.
- Be sure to promptly report any suspicious activity to MVD Express

For more information

You can also obtain more information from the Federal Trade Commission (FTC) about identity theft and ways to protect yourself. The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to a TransUnion representative. Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays. Please call the help line at 1- 833-844-9909 and supply the fraud specialist with your unique code listed above.

We sincerely apologize for this incident and regret any inconvenience it may have caused you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at: **(505) 208-0751 (ext. 08156)**.

Sincerely,

Janice Lucero

Janice Lucero