



P.O. Box 989728
West Sacramento, CA 95798-9728

<<Name>>
<<Address 1>>
<<Address 2>>
<<City>>, <<State>> <<Zip>>

Enrollment Code: <<XXXXXXXX>>
Enrollment Deadline: February 4, 2026

To Enroll, Scan the QR Code Below:



Or Visit:
<https://app.idx.us/account-creation/protect>

November 4, 2025

NOTICE OF DATA BREACH

Dear <<Name>>:

Silverado Contractors Inc. ("Silverado") is writing to inform you of a recent data security incident that resulted in the unauthorized acquisition of your personal identifiable information. We take privacy and security very seriously and are providing notice about the incident and steps you can take to help protect your information.

What Happened: On or about December 30, 2024, Silverado became aware of technical issues related to systems in our network. Upon discovery, we took immediate action to secure our network and to address and investigate the incident, which included retaining cybersecurity experts. After a thorough investigation, we learned that an unauthorized actor gained access to our systems on December 18, 2024, after a detailed review of the data involved, it was determined that the unauthorized actor acquired personal identifiable information.

What Information Was Involved: The information involved includes your first and last name, in combination with the following data element(s): <<Impacted Data Elements>>

What We Are Doing: We reported the incident to the California Office of the Attorney General and will cooperate with their investigation. A dedicated call center will be available to provide support services and address inquiries concerning the incident, identity protection services, and proactive fraud assistance to help with any questions that you might have. These services will be provided through IDX, the data breach and recovery services expert. IDX identity protection services include: 12 months of credit and CyberScan monitoring. With this protection, IDX will help you resolve issues if your identity is compromised. For assistance, you may contact our dedicated call center at 1-833-788-9712, Monday through Friday, 9:00 AM to 9:00 PM Eastern Time. Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Instructions about how to enroll and additional resources available to you are included in the enclosed "Steps You Can Take to Help Protect Your Information."

What You Can Do: To date, we are not aware of any reports of identity fraud or improper use of any information as a result of this incident. Nor do we have any indication that any information has been or is threatened to be misused. However, it is always prudent for persons to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports and account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company. We have provided additional information below, which contains more information about steps you can take to help protect yourself against fraud and identity theft, as well as credit monitoring enrollment instructions.

For More Information: You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Please call 1-833-788-9712 or go to <https://app.idx.us/account-creation/protect> for assistance or for any additional questions you may have.

Sincerely,

Joe Capriola
President

Enclosure: *Steps You Can Take to Help Protect Your Information*

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in IDX Monitoring Services

1. Website and Enrollment. Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is February 4, 2026.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-833-788-9712 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts and Credit Reports

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit 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 credit freeze 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 credit freeze on your credit report. To request a credit freeze, you should provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., III, etc.);**
- 2. Social Security number;**
- 3. Date of birth;**
- 4. Address for the prior two to five years;**
- 5. Proof of current address, such as a current utility or telephone bill;**
- 6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and**
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.**

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1-800-680-7289 www.transunion.com TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax 1-888-298-0045 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
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