



c/o Return Processing Center:  
PO Box 173071 | Milwaukee, WI 53217

<<First Name>> <<Last Name>>  
<<Address1>>, <<Address2>>  
<<City>>, <<State>> <<Zip Code>>

April 9, 2026

**Re: Notice of <<Header>>**

Dear <<First Name>> <<Last Name>>:

KCD takes the privacy and security of your personal information seriously. As part of that commitment, we write to notify you of a data security incident that may have involved your personal information. This notice explains the information that may have been involved and steps you can take for added protection of your personal information. We are also offering the opportunity to enroll in complimentary credit monitoring and identity protection services, should you find it appropriate to do so.

The information that may have been involved was your first and last name, in combination with your <<Data Elements>>.

Additionally, we are offering you complimentary credit monitoring and identity protection services through HaystackID. These services will provide you with alerts for 24 months 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. Instructions about how to enroll in these services and additional resources available to you are included in the enclosed “*Steps You Can Take to Help Protect Your Information.*”

We do not have any evidence suggesting that your personal information has been or will be used in a fraudulent manner. As a precautionary measure, it is good practice to remain vigilant for incidents of identity theft and fraud, from any source, by reviewing your credit reports and account statements for suspicious activity and errors. If you discover any suspicious or unusual activity on your accounts, promptly contact your financial institution or service provider. We enclose “*Steps You Can Take to Help Protect Your Information*” for additional information and resources.

If you have any questions or concerns, please contact the professional assistance line at 866-526-9081 (toll-free), Monday through Friday, 9:00 a.m. – 9:00 p.m. EST, excluding major U.S. holidays. Please know that the security of your information is of the utmost importance to us. We remain committed to protecting the information entrusted in our care.

Sincerely,  
KCD, Inc.

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

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

**Credit Monitoring Enrollment Instructions:** To enroll in Credit Monitoring services at no charge, please log on to the following URL and follow the instructions provided:

<https://app.identitydefense.com/enrollment/activate/KCD>

When prompted please provide the following unique code to receive services: <<Monitoring 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. 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. You may refer to the enclosed “Steps You Can Take to Help Protect Your Information” for additional resources you may take advantage of to protect your information.

**Monitor Your Accounts and Credit Reports:** It is good practice to remain vigilant of 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](http://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.

**Fraud Alert Services:** 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.

**Credit Freeze Instructions:** 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:

<b>TransUnion</b> 1- 800-916-8800 <a href="http://www.transunion.com">www.transunion.com</a> <b>TransUnion Fraud Alert</b> P.O. Box 2000 Chester, PA 19016-2000	<b>Experian</b> 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a> <b>Experian Fraud Alert</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax</b> 1-888-378-4329 <a href="http://www.equifax.com">www.equifax.com</a> <b>Equifax Fraud Alert</b> P.O. Box 105069 Atlanta, GA 30348-5069
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<b>TransUnion Credit Freeze</b> P.O. Box 160 Woodlyn, PA 19094	<b>Experian Credit Freeze</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax Credit Freeze</b> P.O. Box 105788 Atlanta, GA 30348-5788
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**Additional Information:** You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them.

The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

The Massachusetts Attorney General may be contacted at 1 Ashburton Place, 20th Floor, Boston , MA 02108; 1-617-727-8400 or 1-617-727-2200; and [www.mass.gov/orgs/office-of-the-attorney-general](http://www.mass.gov/orgs/office-of-the-attorney-general).