<<Return to Kroll>>
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<<City, State ZIP>>

PAMCAH UA LOCAL 675

Administrative Office • Annuity • Cooperation
Health & Welfare • Pension • Training • Vacation & Holiday

<<FIRST_NAME>> <<MIDDLE_NAME>> <<LAST_NAME>> <<SUFFIX>>
<<ADDRESS_1>>
<<ADDRESS_2>>
<<CITY>>, <<STATE_PROVINCE>> <<POSTAL_CODE>>
<<COUNTRY>>

<<Date>> (Format: Month Day, Year)

Dear <<First_name>> <<Last_name>>:

PAMCAH-UA Local 675 Health and Welfare Fund ("PAMCAH") values and respects the privacy of your information, which is why we are writing to advise you of an incident that may have involved some of your personal information. **Importantly, we have no evidence that information involved in this incident has been used for identity theft or fraud**. Nevertheless, we want to make you aware of the incident and the steps we have taken to address it.

What Happened? We have learned that an unauthorized party gained access to certain of our employee email accounts. Upon discovering this, we promptly launched an investigation. Based on the results of the investigation, we believe the unauthorized party had access to the accounts between September 23, 2025, and October 9, 2025, and may have acquired certain items in the accounts during that time.

What Information Was Involved? We reviewed the contents of the items that the investigation indicated were potentially acquired. Based on that review, the information varied by individual, but may have included your name, date of birth and Social Security number.

What We Are Doing. In addition to the actions described above, we are taking steps to reduce the risk of this type of incident occurring in the future, including reviewing our technical security measures. Also, although we have no evidence that information potentially involved in this incident has been used for identity theft or fraud, we have arranged for you to enroll in a complimentary, two-year membership of Experian IdentityWorks℠ Credit 3B, if you would like to do so. This product helps enrollees detect possible misuse of their personal information and provides identity protection services focused on prompt identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you. **For more information, including instructions on how to activate your complimentary membership, please refer to the additional information enclosed.**

What You Can Do. We are providing this notification for your information, and there is no action you are required to take. However, if you feel it is appropriate, you can enroll in the complimentary credit monitoring included in this letter, and/or review the *Additional Information* page we have enclosed, which provides some general reference information around protecting personal information.

For More Information. If you need further information or assistance, please call us toll-free at (844) 958-8903, Monday through Friday from 8:00 a.m. to 5:30 p.m. Hawaiian Time, excluding major U.S. holidays.

Sincerely,

PAMCAH-UA Local 675 Health and Welfare Fund

ACTIVATE YOUR COMPLIMENTARY CREDIT MONITORING IN THREE EASY STEPS:

To help protect your identity, we are offering a complimentary two-year membership of Experian IdentityWorks℠ Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

1. **ENROLL** by: **<<b2b_text_6 (activation deadline)>>** (Your code will not work after this date.)
2. **VISIT** the Experian IdentityWorks website **https://www.experianidworks.com/3bcredit** or **CALL** Experian's customer care team to enroll at **877-288-8057**
3. **PROVIDE** the **Activation Code**: **<<Activation Code s_n>>**

If you have questions about the product or need assistance with identity restoration, please contact Experian's customer care team at **877-288-8057**. Be prepared to provide engagement number **<<b2b_text_5 (Engagement Number)>>** as proof of eligibility.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS℠ CREDIT 3B MEMBERSHIP:

This product helps detect possible misuse of personal information and provides identity protection support focused on immediate identification and resolution of identity theft. You have access to the following features once you enroll:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™**: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to $1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

** Offline members will be eligible to call for additional reports quarterly after enrolling.*

*** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*

Additional Important Information

As a precautionary measure, individuals should remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing their account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

The FTC provides tips on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information, visit www.ftc.gov/idtheft. You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580 or 1-877-ID-THEFT (1-877-438-4338).

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

The District of Columbia and Massachusetts law also allow consumers to place a security freeze on their credit reports. A security freeze can be placed without any charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified or overnight mail at the addresses below or, if available, comply with the consumer reporting agencies' online security freeze request procedures:

Equifax Security Freeze 1-888-298-0045 https://www.equifax.com/personal/credit-report-services/credit-freeze/ P.O. Box 105788 Atlanta, GA 30348	Experian Security Freeze 1-888-397-3742 https://www.experian.com/freeze/center.html P.O. Box 9554 Allen, TX 75013	TransUnion Security Freeze 1-800-916-8800 https://www.transunion.com/credit-freeze P.O. Box 160 Woodlyn, PA 19094

In order to request a security freeze, you may need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); and
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail or, if available, comply with the consumer reporting agencies' online procedures for lifting a security freeze, and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail or, if available, comply with the consumer reporting agencies' online procedures for removing a security freeze, and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

Credit Reports: By law, you may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies. The three national credit reporting agencies have also agreed to provide free weekly online credit reports. You can obtain your free credit report by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. Print a copy of the request form at https://www.annualcreditreport.com/manualRequestForm.action.

Alternatively, you may elect to purchase a copy of your credit report by contacting the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax	Experian	TransUnion
1-866-349-5191	1-888-397-3742	1-800-888-4213
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 740241	P.O. Box 2002	P.O. Box 1000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit report for one (1) year. 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. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.

District of Columbia Residents: District of Columbia residents can contact the Office of the Attorney General to obtain information about steps to take to avoid identity theft from the Office of the Attorney General for the District of Columbia at 441 4th Street, NW, Washington, DC 20001, 202-727-3400, oag@dc.gov, https://oag.dc.gov/. The District of Columbia law also allows consumers to place a security freeze on their credit reports without any charge.

This notification was not delayed by law enforcement.