



June 26, 2025



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## **What Are We Doing to Address the Issue?**

Upon detection last November, we began taking steps to assess and contain the issue, including working with external cybersecurity experts to investigate and secure the affected systems. We take this issue extremely seriously and will continue to take actions to further protect our systems.

## **What You Can Do**

We are informing you about this issue so you can take steps to help protect yourself. We have arranged to offer complimentary credit monitoring and identity protection services to you for two years. Additionally, you are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at 1-877-322-8228. We encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports.

The attached Reference Guide provides information on how to register for these services and additional information on ways to further protect your personal information.

## **For More Information**

We regret any inconvenience this issue may cause for you. For additional information about the issue, please visit [www.adusaservices.com](http://www.adusaservices.com). If you have any further questions about this issue, please call **1-833-931-3792**, Monday through Friday from 8 am to 8 pm Central Time (excluding major U.S. holidays). Please reference engagement number **ENGAGE#** when calling.

Sincerely,

Dyana Tull  
U.S. Privacy Officer

## Reference Guide

We encourage affected individuals to take the following steps:

**Register for Experian IdentityWorks Services.** We have arranged with Experian to offer complimentary identity protection and credit monitoring services to you for two years. These Experian IdentityWorks services include:

- **Experian Credit Report at Sign-Up:** See what information is associated with your credit file. Daily credit reports are available for online members only\*.
- **Credit Monitoring:** Monitors Experian file for indicators of fraud.
- **Internet Surveillance:** This technology searches the web, chat rooms and bulletin boards to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration agents are available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** Continue to receive Identity Restoration support after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

To activate your membership, please follow the steps below:

- Enroll by: **September 30, 2025** by 11:59 pm UTC (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/plus>
- Provide your activation code: **ABCDEFGHI**

If you have questions about the services, need assistance with identity restoration, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team by **September 30, 2025** at **1-833-931-3792** Monday – Friday, 8 am – 8 pm Central Time (excluding major U.S. holidays). Please be prepared to provide engagement number **ENGAGE#** as proof of eligibility for the identity restoration services offered by Experian.

\* 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.

**Order Your Free Credit Report.** You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC's") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error



or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information cannot be explained, then you will need to call the creditors involved for an explanation. Information that cannot be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

**Report Incidents.** We encourage you to remain vigilant for incidents of fraud and identity theft by reviewing your financial account statements as well as monitoring your free credit reports. If you detect any unauthorized transactions in a financial account, promptly notify the relevant financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, your state Attorney General or the FTC. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For streamlined checklists and sample letters to help guide you through the recovery process, please visit [www.identitytheft.gov](http://www.identitytheft.gov).
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.identitytheft.gov](http://www.identitytheft.gov)

**Consider Placing a Fraud Alert on Your Credit File.** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC, as described above.

Equifax	Equifax Information Services LLC P.O. Box 105069 Atlanta, GA 30348-5069	1-800-525-6285	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	Experian Inc. P.O. Box 9554 Allen, TX 75013	1-888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	TransUnion LLC P.O. Box 2000 Chester, PA 19016	1-800-680-7289	<a href="http://www.transunion.com">www.transunion.com</a>

**Consider Placing a Security Freeze on Your Credit File.** You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.* There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer



reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver's license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

**For Iowa Residents.** You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at:

Office of the Attorney General of Iowa  
Hoover State Office Building  
1305 E. Walnut Street  
Des Moines, IA 50319  
515-281-5164  
[www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov)

**For Maryland Residents.** You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You can contact the Maryland Office of the Attorney General at:

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
888-743-0023 (toll-free in Maryland)  
410-576-6300  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

**For Massachusetts Residents.** You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request to place a security freeze on your account.

**For New Mexico Residents.** You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf) or [www.ftc.gov](http://www.ftc.gov).

**For New York Residents.** You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and your privacy online. You can contact the New York State Office of the Attorney General at:

Office of the Attorney General  
The Capitol  
Albany, NY 12224-0341



1-800-771-7755 (toll-free)  
1-800-788-9898 (TDD/TTY toll-free line)  
<https://ag.ny.gov/>

Bureau of Internet and Technology (“BIT”)  
28 Liberty Street  
New York, NY 10005  
212-416-8433  
<https://ag.ny.gov/resources/individuals/consumer-issues/technology>

**For North Carolina Residents.** You can obtain information from the North Carolina Attorney General’s Office about preventing identity theft. You can contact the North Carolina Attorney General at:

North Carolina Attorney General’s Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
877-566-7226 (toll-free in North Carolina)  
919-716-6400  
[www.ncdoj.gov](http://www.ncdoj.gov)

**For Oregon Residents.** We encourage you to report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice  
1162 Court Street NE  
Salem, OR 97301-4096  
877-877-9392 (toll-free in Oregon)  
503-378-4400  
[www.doj.state.or.us](http://www.doj.state.or.us)

**For Rhode Island Residents.** You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

Rhode Island Office of the Attorney General  
Consumer Protection Unit  
150 South Main Street  
Providence, RI 02903  
401-274-4400  
[www.riag.ri.gov](http://www.riag.ri.gov)

You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze on your account.

**For Washington, D.C. Residents.** You may obtain information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia at:

400 6th Street NW  
Washington, D.C. 20001  
202-727-3400  
[www.oag.dc.gov](http://www.oag.dc.gov)