



P.O. Box 1907  
Suwanee, GA 30024

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

Enrollment Code: <<XXXXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

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

September 3, 2025

## NOTICE OF [SECURITY INCIDENT] / [DATA BREACH]

Dear <<Name 1>> <<Name 2>>:

WaterStreet Company (“WaterStreet”) writes to make you aware of an event that may affect the security of some of your information. WaterStreet received your information in connection with services performed on behalf of [Data Owner]. While we are unaware of any attempted or actual misuse of your information at this time, we are providing you with this notice in an abundance of caution, to inform you of the incident, our response, and steps you may take to help protect your information, should you feel it is necessary to do so.

Please note this Incident did not occur to, nor involve, Velocity’s systems. Rather, the Incident occurred on WaterStreet’s system which contained certain personal information of individuals associated with insurance policies issued by Velocity and underwritten by State National Companies.

**What Happened?** On March 17, 2025, WaterStreet discovered suspicious activity related to its environment. WaterStreet promptly responded and launched an investigation to confirm the nature and scope of the incident and securely restore impacted computer systems to operability. The investigation determined that an unauthorized actor accessed certain files on March 17, 2025. We conducted a thorough review of the files acquired to confirm whether it contained any sensitive information. Our review determined that personal information related to certain individuals was impacted by this event. We are notifying you because that investigation determined certain information related to you was contained within the impacted files.

**What Information Was Involved?** The review determined the following information related to you was present in the impacted files: your name and [impacted data elements].

**What We Are Doing.** The confidentiality, privacy, and security of personal information is among WaterStreet’s highest priorities, and we have security measures in place to protect information in our care. Upon discovery, we promptly commenced an investigation to confirm the nature and scope of this incident. This investigation and response included confirming the security of our systems, reviewing the contents of relevant data for sensitive information, and notifying potentially impacted individuals. While we have measures in place to protect information in our care, as part of our ongoing commitment to the privacy of information, we continue to review our policies, procedures and processes related to the storage and access of personal information to reduce the likelihood of a similar future event. We will also notify applicable regulatory authorities as necessary.

As an added precaution, we are also offering [12/24] months of complimentary access to credit monitoring services through IDX. Individuals who wish to receive these services must enroll by following the below enrollment instructions, as we are unable to enroll you in the services on your behalf. Please note the deadline to enroll is December 3, 2025.

**What You Can Do.** We encourage you to remain vigilant against incidents of identity theft and fraud and to review your account statements and credit reports for suspicious activity and to detect errors. You can review the enclosed *Steps You Can Take To Help Protect Personal Information* to learn helpful tips on steps you can take to protect against possible information misuse, should you feel it appropriate to do so.

**For More Information.** We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, or need assistance, please call our dedicated assistance line at 1-877-686-1080, Monday through Friday from 9 am - 9 pm Eastern Time.

Velocity sincerely regrets any concern or inconvenience this matter may cause and remains dedicated to ensuring the privacy and security of all information in its control.

Sincerely,

WaterStreet Company

## STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

### **Enroll in 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.

**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 1-877-686-1080 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**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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 the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.