



MULLEN  
COUGHLIN<sub>LLC</sub>  
ATTORNEYS AT LAW

RECEIVED

JUL 11 2022

CONSUMER PROTECTION

Colin D. Scanlon  
Office: (267) 930-4259  
Fax: (267) 930-4771  
Email: cscanlon@mullen.law

426 W. Lancaster Avenue, Suite 200  
Devon, PA 19333

July 7, 2022

**VIA U.S. MAIL**

Consumer Protection Bureau  
Office of the New Hampshire Attorney General  
33 Capitol Street  
Concord, NH 03301

**Re: Notice of Data Event**

Dear Sir or Madam:

We represent the Mason Tenders' District Council Welfare Fund, Annuity Fund and Pension Fund (collectively "the Funds"), located at 520 Eighth Avenue, Suite 600, New York, NY 10018, and are writing to supplement our June 22, 2022 notice to you which is attached as *Exhibit A*. By providing this notice, the Funds do not waive any rights or defenses regarding the applicability of New Hampshire law, the applicability of the New Hampshire data event notification statute, or personal jurisdiction. The investigation into this matter has now concluded.

**Nature of the Data Event**

Since providing the initial notice, the Funds' continued its review of the directories that may have been subject to unauthorized access. On June 28, 2022, the Funds' review confirmed that additional residents of New Hampshire could have been affected. The information that could have been subject to unauthorized access includes name, Social Security number, and date of birth.

**Notice to New Hampshire Residents**

On or about July 7, 2022, the Funds provided written notice of this incident to an additional ten (10) New Hampshire residents. Therefore, a total of thirteen (13) New Hampshire residents were notified of this event. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit B*.

### **Other Steps Taken and To Be Taken**

Upon discovering the event, the Funds moved quickly to investigate and respond to the incident, assess the security of its systems, and identify potentially affected individuals. Further, the Funds notified federal law enforcement regarding the event. The Funds are also working to enhance their existing security protocols and provide additional training to the Funds' employees. The Funds are providing individuals whose personal information was potentially affected by this incident access to credit monitoring services for twelve (12) months through Equifax at no cost to the individuals.

The Funds are providing impacted individuals with guidance on how to protect against identity theft and fraud. The Funds are also providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. The Funds are also notifying regulators as required.

### **Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4259.

Very truly yours,

Colin D. Scanlon of  
MULLEN COUGHLIN LLC

CDS:bwt  
Enclosure

NH DEPT OF JUSTICE  
JUL 11 2022 PM 12:26

# **EXHIBIT A**



MULLEN  
COUGHLIN

426 W. Lancaster Avenue, Suite 200  
Devon, PA 19333

FIRST-CLASS



US POST

ZIP 19333  
02 7H  
000129721

Consumer Protection Bureau  
Office of the New Hampshire Attorney General  
33 Capitol Street  
Concord, NH 03301



MULLEN  
COUGHLIN<sup>LLC</sup>  
ATTORNEYS AT LAW

Colin D. Scanlon  
Office: (267) 930-4259  
Fax: (267) 930-4771  
Email: cscanlon@mullen.law

426 W. Lancaster Avenue, Suite 200  
Devon, PA 19333

June 22, 2022

**VIA U.S. MAIL**

Consumer Protection Bureau  
Office of the New Hampshire Attorney General  
33 Capitol Street  
Concord, NH 03301

**Re: Notice of Data Event**

Dear Sir or Madam:

We represent the Mason Tenders' District Council Welfare Fund, Annuity Fund and Pension Fund (collectively "the Funds"). The Funds are located at 520 Eighth Avenue, Suite 600, New York, NY 10018. We are writing to notify your office of an incident that may affect the security of certain personal information relating to three (3) New Hampshire residents who participate in and receive benefits from the Funds. The investigation into this matter is ongoing and this notice may be supplemented with new significant facts learned subsequent to its submission. By providing this notice, the Funds do not waive any rights or defenses regarding the applicability of New Hampshire law, the applicability of the New Hampshire data event notification statute, or personal jurisdiction.

**Nature of the Data Event**

On April 17, 2022, the Funds became aware of suspicious activity related to certain of the Funds' computer systems. The Funds immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. The Funds' investigation determined that there was unauthorized access to certain of the Funds' computer systems from December 2, 2021 to April 18, 2022. While on the network, the unauthorized actor had the ability to access certain directories stored therein. Therefore, the Funds undertook a comprehensive review of the contents of the directories to determine what, if any, sensitive information was contained within them and to whom the information related. On June 14, 2022, the Funds' review determined that the directories contained information related to some of the Funds' participants and dependents. The information that could have been subject to unauthorized access includes name, date of birth, and Social Security number.

### **Notice to New Hampshire Residents**

On or about June 22, 2022, the Funds provided written notice of this incident to three (3) New Hampshire residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***. The Funds also posted notice of this incident on its website on June 16, 2022.

### **Other Steps Taken and To Be Taken**

Upon discovering the event, the Funds moved quickly to investigate and respond to the incident, assess the security of its systems, and identify potentially affected individuals. Further, the Funds notified federal law enforcement regarding the event. The Funds are also working to enhance their existing security protocols and provide additional training to the Funds' employees. The Funds are providing individuals whose personal information was potentially affected by this incident access to credit monitoring services for twelve (12) months through Equifax at no cost to the individuals.

The Funds are providing impacted individuals with guidance on how to protect against identity theft and fraud. The Funds are also providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. The Funds are also notifying regulators as required.

### **Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4259.

Very truly yours,

Colin D. Scanlon of  
MULLEN COUGHLIN LLC

CDS:bwt  
Enclosure

# **EXHIBIT A**





Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<Mail ID>>

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

**Notice of Data <<Variable Header>>**

Dear <<Name 1>>:

The Mason Tenders' District Council Welfare Fund, Annuity Fund and Pension Fund (collectively the "Funds") write to notify you of a data security incident that may have involved some of your personal information. This letter provides details of the incident, the measures we have taken, and steps you may consider taking to help protect against possible misuse of your personal information.

**What Happened?** On April 17, 2022, the Funds became aware of suspicious activity related to certain of the Funds' computer systems. The Funds immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. The Funds' investigation determined that there was unauthorized access to certain computer systems between December 2, 2021 to April 18, 2022. While on the computer network, the unauthorized actor had the ability to access certain directories stored in the network. Therefore, the Funds undertook a comprehensive review of the contents of the directories to determine what, if any, sensitive information was contained within them and to whom the information related. On June 14, 2022, the Funds' review determined that the directories contained certain information related to you.

**What Information Was Involved?** The following information related to you was present in the computer system directories at the time of the incident: <<Breached Elements>>. We have no evidence to suggest the actual or attempted misuse of this information.

**What are the Funds Doing?** Maintaining the confidentiality, privacy, and security of information in our care is one of the Funds' highest priorities. Upon discovery of the suspicious activity, we immediately commenced an investigation to confirm the nature and scope of the incident and to identify what information may have been present in the affected systems. We are also taking steps to enhance our existing security protocols and are reviewing our policies and procedures related to data privacy and security.

Although we are unaware of any actual or attempted misuse of information as a result of this incident, the Funds are providing you with access to <<CM Length>> months of credit monitoring and identity protection services through Equifax *at no cost to you*. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Help Protect Personal Information*. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services.

**What You Can Do?** You can review the enclosed *Steps You Can Take to Help Protect Personal Information* and enroll to receive the free credit monitoring and identity protection services being offered through Equifax. We also encourage you to remain vigilant against incidents of identity theft and fraud, to review your statements for your various accounts, and to monitor your credit reports for any unauthorized or suspicious activity. If you see activity that you did not authorize, contact the credit bureau reporting the activity immediately.



## STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION



Enter your Activation Code: <<ACTIVATION CODE>>  
Enrollment Deadline: <<Enrollment Deadline>>

### Equifax Credit Watch™ Gold

\*Note: You must be over age 18 with a credit file to take advantage of the product

#### Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications<sup>1</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>

#### Enrollment Instructions

Go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code of <<ACTIVATION CODE>> then click "Submit" and follow these 4 steps:

1. **Register:**  
Complete the form with your contact information and click "Continue".  
*If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4*
2. **Create Account:**  
Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:**  
To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:**  
Upon successful verification of your identity, you will see the Checkout Page.  
Click 'Sign Me Up' to finish enrolling.  
**You're done!**  
The confirmation page shows your completed enrollment.  
Click "View My Product" to access the product features.

#### Monitor Your Accounts

Under U.S. law, a consumer is entitled to one (1) free credit report annually from each of the three (3) major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

<sup>1</sup> WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

<sup>2</sup> The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>3</sup> Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com).

<sup>4</sup> The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

***For More Information.*** We understand you may have questions about this incident that are not addressed in this letter. If you have questions, please call 855-919-4498, Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time. You may also write to the Funds at 520 Eighth Avenue, Suite 600, New York, NY 10018-4196.

The Funds take this incident very seriously and we regret any inconvenience or concern this incident may cause you.

Sincerely,

Anna Gutsin  
Funds' Director  
Mason Tenders' District Council Trust Funds

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 one (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 you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven (7) years. Should you wish to place a fraud alert on your credit report, please contact any one of the three (3) major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” (also known as a security freeze) on a credit report, free of charge. This 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 your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report 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 security freeze, you will need to provide 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 (2) to five (5) 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. 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. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

#### **Additional Information**

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. This notice has not been delayed because of a law enforcement request.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338). The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You also 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 be reported to law enforcement and your state Attorney General.

*For District of Columbia residents*, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and [oag@dc.gov](mailto:oag@dc.gov).

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us).

*For New Mexico residents*, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*For New York residents*, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are <<#>> Rhode Island residents impacted by this incident.

# **EXHIBIT B**





Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<Mail ID>>

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

**Notice of Data <<Variable Header>>**

Dear <<Name 1>>:

The Mason Tenders' District Council Welfare Fund, Annuity Fund and Pension Fund (collectively the "Funds") write to notify you of a data security incident that may have involved some of your personal information. This letter provides details of the incident, the measures we have taken, and steps you may consider taking to help protect against possible misuse of your personal information.

**What Happened?** On April 17, 2022, the Funds became aware of suspicious activity related to certain of the Funds' computer systems. The Funds immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. The Funds' investigation determined that there was unauthorized access to certain computer systems between December 2, 2021 to April 18, 2022. While on the computer network, the unauthorized actor had the ability to access certain directories stored in the network. Therefore, the Funds undertook a comprehensive review of the contents of the directories to determine what, if any, sensitive information was contained within them and to whom the information related. On June 14, 2022, the Funds' review determined that the directories contained certain information related to you.

**What Information Was Involved?** The following information related to you was present in the computer system directories at the time of the incident: <<Breached Elements>>. We have no evidence to suggest the actual or attempted misuse of this information.

**What are the Funds Doing?** Maintaining the confidentiality, privacy, and security of information in our care is one of the Funds' highest priorities. Upon discovery of the suspicious activity, we immediately commenced an investigation to confirm the nature and scope of the incident and to identify what information may have been present in the affected systems. We are also taking steps to enhance our existing security protocols and are reviewing our policies and procedures related to data privacy and security.

Although we are unaware of any actual or attempted misuse of information as a result of this incident, the Funds are providing you with access to <<CM Length>> months of credit monitoring and identity protection services through Equifax *at no cost to you*. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Help Protect Personal Information*. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services.

**What You Can Do?** You can review the enclosed *Steps You Can Take to Help Protect Personal Information* and enroll to receive the free credit monitoring and identity protection services being offered through Equifax. We also encourage you to remain vigilant against incidents of identity theft and fraud, to review your statements for your various accounts, and to monitor your credit reports for any unauthorized or suspicious activity. If you see activity that you did not authorize, contact the credit bureau reporting the activity immediately.

## STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION



Enter your Activation Code: <<ACTIVATION CODE>>  
Enrollment Deadline: <<Enrollment Deadline>>

### Equifax Credit Watch™ Gold

\*Note: You must be over age 18 with a credit file to take advantage of the product

#### Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications<sup>1</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>

#### Enrollment Instructions

Go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code of <<ACTIVATION CODE>> then click "Submit" and follow these 4 steps:

1. **Register:**  
Complete the form with your contact information and click "Continue".  
*If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4*
2. **Create Account:**  
Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:**  
To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:**  
Upon successful verification of your identity, you will see the Checkout Page.  
Click 'Sign Me Up' to finish enrolling.  
**You're done!**  
The confirmation page shows your completed enrollment.  
Click "View My Product" to access the product features.

#### Monitor Your Accounts

Under U.S. law, a consumer is entitled to one (1) free credit report annually from each of the three (3) major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

<sup>1</sup> WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

<sup>2</sup> The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>3</sup> Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com).

<sup>4</sup> The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



***For More Information.*** We understand you may have questions about this incident that are not addressed in this letter. If you have questions, please call 855-919-4498, Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time. You may also write to the Funds at 520 Eighth Avenue, Suite 600, New York, NY 10018-4196.

The Funds take this incident very seriously and we regret any inconvenience or concern this incident may cause you.

Sincerely,

Anna Gutsin  
Funds' Director  
Mason Tenders' District Council Trust Funds

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 one (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 you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven (7) years. Should you wish to place a fraud alert on your credit report, please contact any one of the three (3) major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” (also known as a security freeze) on a credit report, free of charge. This 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 your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report 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 security freeze, you will need to provide 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 (2) to five (5) 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. 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. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

#### **Additional Information**

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. This notice has not been delayed because of a law enforcement request.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338). The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You also 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 be reported to law enforcement and your state Attorney General.

*For District of Columbia residents*, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and [oag@dc.gov](mailto:oag@dc.gov).

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us).

*For New Mexico residents*, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*For New York residents*, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are <<#>> Rhode Island residents impacted by this incident.