

CF Medical  
Secure Processing Center  
P.O. Box 3826  
Suwanee, GA 30024

RECEIVED

SEP 30 2024

DEPT. OF CONSUMER  
AFFAIRS

Postal Endorsement Line  
<<Full Name>>  
<<Address 1>>  
<<Address 2>>  
<<Address 3>>  
<<City>>, <<State>> <<Zip>>  
<<Country>>  
\*\*\*Postal IMB Barcode

**Notice of Data Breach**

<<Date>>

Dear <<Full Name>>:

This notice is to make you aware of a cybersecurity incident that occurred at the debt collection agency, Financial Business and Consumer Solutions, Inc. ("FBCS"). This letter provides details of the incident and the resources available to you to help protect your information should you feel it is appropriate to do so.

**What Happened?** On February 26, 2024, FBCS discovered unauthorized access to certain systems in its network. In response, FBCS took steps to secure the impacted environment and launched an investigation with the assistance of third-party computer forensics specialists to determine the full nature and scope of the incident. FBCS's investigation determined that the environment was subject to unauthorized access between February 14, 2024 and February 26, 2024, and the unauthorized actor had the ability to view or acquire certain information on the FBCS network during the period of access. Therefore, FBCS undertook a comprehensive review of the data potentially involved to identify individuals whose personal information may be contained in the files.

**What Information Was Involved?** In July 2024, FBCS's review determined that some of your personal information was contained in the data involved, including your name, <<data elements>>. In some instances, health information may have also been involved. FBCS has no indication that your information has been misused in relation to this event.

**What We Are Doing.** While we have no evidence to suggest that your information was targeted or misused for purposes of fraud or identity theft, as a precaution, we are offering a complimentary <<12/24>> month membership of CyEx Identity Defense Complete credit and identity restoration services for <<12/24>> months. This product provides you with superior identity protection and resolution of identity theft. Identity Defense Complete 1B is completely free to you and enrolling in this program will not hurt your credit score.

**What You Can Do.** For more information on Identity Defense Complete, including instructions on activating your complimentary <<12/24>> month membership, as well as information on additional steps you can take in response to this incident, please see the pages that follow this letter.

**For More Information.** If you have questions, please call 888-788-8017, Monday through Friday between 9:00 a.m. and 9:00 p.m. Eastern Time, excluding major U.S. holidays.

Sincerely,

CF Medical\*

\*FBCS previously provided services to CF Medical.

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR PERSONAL INFORMATION

### Enroll in Credit Monitoring

Enter your Activation Code: [REDACTED]  
Enrollment Deadline: <<Enrollment Deadline>>  
Service Term: <<12/24>> months\*



## Identity Defense Complete

### Key Features

- 1-Bureau Credit Monitoring
- Monthly Credit Score and Tracker (VantageScore 3.0)
- Real-Time Authentication Alerts
- High-Risk Transaction Monitoring
- Address Change Monitoring
- Dark Web Monitoring
- Wallet Protection
- Security Freeze Assist
- \$1 Million Identity Theft Insurance\*\*

### Enrollment Instructions

To enroll in Identity Defense, visit [app.identitydefense.com/enrollment/activate/cap](https://app.identitydefense.com/enrollment/activate/cap)

1. Enter your unique Activation Code: [REDACTED]  
Enter your Activation Code and click 'Redeem Code'.
2. Create Your Account  
Enter your email address, create your password, and click 'Create Account'.
3. Register  
Enter your legal name, home address, phone number, date of birth, Social Security Number, and click 'Complete Account'.
4. Complete Activation  
Click 'Continue to Dashboard' to finish enrolling.

**The deadline to enroll is <<Enrollment Deadline>>. After <<Enrollment Deadline>>, the enrollment process will close, and your Identity Defense code will no longer be active. If you do not enroll by <<Enrollment Deadline>>, you will not be able to take advantage of Identity Defense, so please enroll before the deadline.**

If you need assistance with the enrollment process or have questions regarding Identity Defense, please call Identity Defense directly at 1.866.622.9303.

\*Service Term begins on the date of enrollment, provided that the enrollment takes place during the approved enrollment period

\*\*Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

### 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 your free credit report, visit [www.annualcreditreport.com](https://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.

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 you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one 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 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 may need to provide the following information, depending on whether you make the request online, by phone, or by mail:

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.);
7. Social Security Card, pay stub, or W2;
8. 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.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

<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	1-800-916-8800
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 may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may 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); and TTY: 1-866-653-4261. 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 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 Federal Trade Commission. This notice has not been delayed by law enforcement.

*For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; 202-727-3400; and <https://oag.dc.gov>.*

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

*For New Mexico residents*, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their 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 consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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 consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting [https://www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://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 <https://www.ncdoj.gov>.

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; <https://www.riag.ri.gov>; and 1-401-274-4400. Under Rhode Island law, individuals have the right to file or obtain any police report filed in regard to this event. There is/are approximately <<RI #>> Rhode Island residents that may be impacted by this event.

September 4, 2024

Dear Consumer:

We are contacting you to advise you that we have learned of a data security incident potentially involving your personal information. We want to provide you with more information below.

**What Happened?**

There appears to have been a data security incident that may have involved some of your personal information. The incident is believed to have involved a third-party bad actor that was trying to hack into data in late December 2023, with potential leaks of certain data in April 2024 and summer 2024. We conducted an investigation and subsequent information has come to light.

**What Information Was Involved?**

The information that was suspected of being breached contained name, email address, phone number, social security number, and mailing address(es).

**What We Are Doing**

We cooperated with law enforcement and governmental investigators and conducted a review of the potentially affected records and will try to notify you if there are further significant developments applicable to you. We have also implemented additional security measures in efforts to prevent the reoccurrence of such a breach and to protect our systems.

**What You Can Do**

We are notifying you so that you can take action which will assist to minimize or eliminate potential harm. We strongly advise you to take preventive measures to help prevent and detect any misuse of your information.

As a first step, we recommend that you closely monitor your financial accounts and if you see any unauthorized activity, you should promptly contact your financial institution.

As a second step, you may want to contact the three U.S. credit reporting agencies (Equifax, Experian, and TransUnion) to obtain a free credit report from each by calling 1.877.322.8228 or by logging onto [www.annualcreditreport.com](http://www.annualcreditreport.com).

It is also recommended that you place a free fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Contact any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for one year. You can renew it after one year.

Equifax: [equifax.com/personal/credit-report-services](http://equifax.com/personal/credit-report-services) or 1-800-685-1111

Experian: [experian.com/help](http://experian.com/help) or 1-888-397-3742

TransUnion: [transunion.com/credit-help](http://transunion.com/credit-help) or 1-888-909-8872

Ask each credit bureau to send you a free credit report after it places a fraud alert on your file. Review your credit reports for accounts and inquiries you don't recognize. These can be signs of identity theft. If your personal information has been misused, visit the FTC's site at

IdentityTheft.gov to report the identity theft and get recovery steps. Even if you do not find any suspicious activity on your initial credit reports, it is recommended that you check your credit reports periodically so you can spot problems and address them quickly.

You may also want to consider placing a free credit freeze. A credit freeze means potential creditors cannot get your credit report. That makes it less likely that an identity thief can open new accounts in your name. To place a freeze, contact each of the major credit bureaus at the links or phone numbers above. A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it.

**For More Information**

We understand that you may have concerns or questions.

For the latest information, please visit our website at <https://nationalpublicdata.com/breach>.

Sincerely,

National Public Data