

### **NOTICE OF DATA PRIVACY/SECURITY INCIDENT**

90 Degree Benefits, Inc.'s Wisconsin location, formerly EBSO, Inc. ("90 Degree Benefits-Wisconsin") is the third-party administrator of the West Virginia Housing Development Fund's ("WVHDF") employee benefits plan. This notice is to provide information of a recent event involving 90 Degree Benefits-Wisconsin which may affect the privacy/security of information of individuals enrolled in the WVHDF employee benefits plan. Out of an abundance of caution, 90 Degree Benefits-Wisconsin notified potentially affected individuals via mail to inform them of this incident and steps individuals can take to help safeguard their information. This notice is to serve as substitute notice for individuals that 90 Degree Benefits-Wisconsin was ultimately unable to reach via mail.

**What Happened:** On or about December 10, 2022, 90 Degree Benefits-Wisconsin identified suspicious network activity incident that impacted certain computer systems. Upon discovering this, 90 Degree Benefits-Wisconsin immediately launched an investigation with the assistance of a leading independent digital forensics firm to determine what happened and whether information had been accessed or acquired without authorization. While the investigation remains ongoing, it was recently confirmed that certain systems and files containing information belonging to individuals were accessed without authorization between December 5, 2022 and December 11, 2022.

**What Information Was Involved:** The information may have included names, addresses, dates of birth, Social Security numbers, medical/health information, and/or information related to the payment of healthcare services for potentially affected individuals. 90 Degree Benefits-Wisconsin is not aware of any actual or attempted misuse of information as a result of this incident.

**What Is Being Done:** As soon as 90 Degree Benefits-Wisconsin discovered this incident, 90 Degree Benefits-Wisconsin launched an investigation and took steps to secure its environment, including by implementing enhanced security measures to help prevent a similar incident from occurring in the future. 90 Degree Benefits-Wisconsin also notified the Federal Bureau of Investigation and is fully cooperating with its investigation. Additionally, 90 Degree Benefits-Wisconsin is offering complimentary identity monitoring and protection services to those impacted through IDX.

**For More Information:** If you have further questions, or believe you may be impacted by this event, please contact 90 Degree Benefits-Wisconsin's dedicated assistance line at 1-833-753-4468, Monday through Friday from 8:00 a.m. to 8:00 p.m. Central Time, excluding major U.S. holidays. You may also write to 90 Degree Benefits-Wisconsin at 7020 N. Port Washington Road, Suite 206, Milwaukee, WI 53217.

**What You Can Do:** 90 Degree Benefits-Wisconsin encourages everyone to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and explanation of benefits and monitoring your free credit reports for suspicious activity and to detect errors. If you detect any suspicious activity on your account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission ("FTC").

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, 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. You also can contact one of the following three national credit reporting agencies:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
P.O. Box 105851 Atlanta, GA 30348 1-800-525-6285	P.O. Box 9532 Allen, TX 75013 1-888-397-3742	P.O. Box 2000 Chester, PA 19016 1-800-916-8800

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security 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 security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed above.

In order to request a security freeze, you will 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.);
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

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your 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 agencies listed below:

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.

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); 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 and your state Attorney General.