



Return Mail Processing Vendor  
<<Return Mail Address>>

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

<<Date>>

## Re: Notification of Data Breach / Cybersecurity Incident

Dear <<Name 1>>,

Oahu Publications, Inc. (“**OPI**” or “**we**”) understands the importance of cybersecurity and protecting your personal data. As you know, OPI was recently the victim of a data security incident and the purpose of this letter is to inform you that certain personal data related to you and your family members may have been compromised during the incident. At this time, **we have no reason to believe that any personal data related to you or your family members has been misused, or will be misused in the future.** However, out of an abundance of caution, we are providing you and your immediate family members with **complimentary credit monitoring and identity theft protection services** (see below for enrollment information).

Please note that we have filed a report about this incident with the Federal Bureau of Investigation (FBI) and we have been in contact with them regarding this incident.

### What Happened?

In January 2024, we discovered that a third party had gained unauthorized access to certain systems in our information technology (IT) environment. In response, we immediately deployed security measures to contain and mitigate this threat, and we retained a leading cybersecurity incident response team to accelerate our recovery efforts. Because of the security controls we implemented prior to this incident, we were able to contain the threat and return to a normal state of business.

As part of our investigation into this incident, we discovered that the perpetrator of the attack accessed certain OPI files and records. To address this issue, we undertook a review of these files and records to identify whether any of them contained sensitive personal data. We recently finished this review and have now begun notifying individuals who could have been affected by this incident.

### What Information Was Involved?

As noted above, we discovered that an unauthorized third party obtained access to portions of our IT environment that retain certain HR-related files and records. Accordingly, this information contained personal data on you and any of your family members that you enrolled into our employee benefits programs (e.g., beneficiaries, dependents). This personal data included each person’s name, date of birth, and Social Security Number.

### Why Does OPI Have My Family’s Personal Data?

OPI retains HR records on our employees and their family members in order to administer our employee benefit programs (e.g., health and wellness programs). These records often contain personal data for authentication and regulatory compliance reasons. The personal data that we collect for HR-related purposes is not used for any other reason.

## What We Are Doing / How We Responded

We take this event and the security of information in our care seriously and have taken action to remediate this cybersecurity incident and help prevent future occurrences. For example, we have retained independent third-party IT security consultants to analyze the incident, including our information security tools and the status of our data security hygiene. As noted above, we proactively notified the FBI and have been in contact with law enforcement authorities on the nature and scope of this incident.

## Credit Monitoring Services

There is no evidence that any personal data related to you, or your family members, has been misused or will be misused in the future. Yet, out of an abundance of caution, we are offering every OPI employee *and* their immediate family members with complimentary credit monitoring and identity theft protection services for **24 months** offered through Equifax. The enclosed sheet provides instructions for **enrollment** in these **Equifax Complete™ Premier** and **Equifax Child Monitoring** services.

*If you would like to enroll your immediate family members into these credit monitoring and identity theft protection services, please contact our call center listed below to receive enrollment codes for them.*

## What You Can Do

Because of the measures and steps that OPI took following this incident, **there is no indication that your personal data has been misused or will be misused in the future.** However, there are several steps that you can take to better protect yourself and your personal data more generally. See the attachment for additional information with respect to certain security services that may be available to you.

## Point of Contact / Call Center

We have established a dedicated call center to answer questions you may have about this incident, which you can reach at **888-319-9269**, Monday – Friday, 9:00 am to 9:00 pm (Eastern Standard Time).

\* \* \* \* \*

We deeply regret that this incident occurred, and we thank you for your attention to this matter.

Sincerely,

Dennis Francis  
Oahu Publications Inc.

## Additional Data Security Information

It is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please 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 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. Contact information for the three nationwide credit reporting companies is as follows:

- Equifax, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111.
- Experian, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742.
- TransUnion, PO Box 2000, Chester, PA 19016, <https://www.transunion.com>, 1-800-916-8800.

When you receive your credit report: (i) review it carefully, (ii) look for accounts you did not open, (iii) look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security Number). You should also look in the "inquiries" section for names of creditors from whom you have not requested credit. You should notify the consumer reporting agencies immediately of any inaccuracies in your report or if you see anything you do not understand. The consumer reporting agency and staff will review your report with you. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580, 1-877-IDTHEFT (438-4338), <http://www.ftc.gov/idtheft>.

If you are a California resident, you may contact and obtain information from your state Attorney General at the following:

- California Department of Justice, Office of Privacy Protection, PO Box 944255, Sacramento, CA 94244-2550, 1-800-952-5225, [www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy).

**Fraud Alerts:** There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

**Credit Freezes:** You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, so that no new credit can be opened in your name without the use of a personal identification number ("PIN") that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit. There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses listed above.

To request a security freeze, you will need to provide the following information: (i) Your full name (including middle initial as well as Jr., Sr., II, III, etc.), (ii) Social Security number, (iii) Date of birth, (iv) If you have moved in the past five years, provide the addresses where you have lived over the prior five years, (v) Proof of current address such as a current utility bill or telephone bill, (vi) A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.), (vii) If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number ("PIN") or password or both that can be used by you to authorize the removal or lifting of the security freeze. To lift the security freeze in order to allow a specific entity or individual access to your credit report, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time. To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the three credit bureaus and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. The credit bureaus have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

**Fair Credit Reporting Act:** You also have rights under the federal Fair Credit Reporting Act (the "FCRA"), which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The Federal Trade Commission has published a list of the primary rights created by the FCRA, and the article is available at (<https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf>), and that article refers individuals seeking more information to visit [www.ftc.gov/credit](http://www.ftc.gov/credit). The Federal Trade Commission's list of FCRA rights includes the following:

You have the right to receive a copy of your credit report. The copy of your report must contain all the information in your file at the time of your request. Each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion – is required to provide you with a free copy of your credit report, at your request, once every 12 months. You are also entitled to a free report if a company takes adverse action against you, like denying your application for credit, insurance, or employment, and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the credit reporting company. You are also entitled to one free report a year if you are unemployed and plan to look for a job within 60 days, if you are on welfare, or if your report is inaccurate because of fraud, including identity theft. You have the right to ask for a credit score. You have the right to dispute incomplete or inaccurate information. Consumer reporting agencies 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 reports to be provided to employers. You may limit "prescreened" offers of credit and insurance you receive based on information in your credit report. You may seek damages from violators. Identity theft victims and active-duty military personnel have additional rights.

**Note:** The delivery of this notice has not been delayed as a result of a law enforcement investigation.



<<FIRST NAME>> <>LAST NAME>>  
Enter your Activation Code: <<ACTIVATION CODE>>  
Enrollment Deadline: << ENROLLMENT DEADLINE>>

## Equifax Complete™ Premier

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

### Key Features

- Annual access to your 3-bureau credit report and VantageScore<sup>1</sup> credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring<sup>2</sup> with email notifications of key changes to your credit reports
- WebScan notifications<sup>3</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>4</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>5</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>6</sup>.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in cancelling and reissuing credit, debit and personal identification cards.

### 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.

<sup>1</sup>The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. <sup>2</sup>Credit monitoring from Experian and TransUnion will take several days to begin. <sup>3</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>4</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>5</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.co](http://www.optoutprescreen.co). <sup>6</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.



Enter your Activation Code: <<VARIABLE DATA 1>>  
Enrollment Deadline: <<VARIABLE DATA 2>>

**Equifax Child Monitoring Package** (for Equifax Complete™ Premier members)

**Key Features**

- Child Monitoring for up to four children under the age of 18.
- Emailed notifications of activity on the child's Equifax credit report

**Enrollment Instructions**

Parent/guardian, after completing your enrollment in Equifax Complete™ Premier:

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

Enter your unique Activation Code of <<VARIABLE DATA 1>> for Equifax Child Monitoring Package then click "Submit" and follow these additional steps.

1. **Sign In:**

Click the 'Sign in here' link under the "Let's get started" header.  
Sign in with your email address and password you created when initially creating your account.

2. **Checkout:**

Click 'Sign Me Up' to finish your enrollment.

**You're done!**

The confirmation page shows your completed enrollment.  
Click "View My Product" to access the product features and enroll minor children.

**How to Add Minors to Your Equifax Child Monitoring Package**

You will be able to add minors to your Equifax Child Monitoring Package through your product dashboard.

1. Sign in to your account to access the "Your People" module on your dashboard.
2. Click the link to "Add a Child"
3. From there, enter your child's first name, last name, date of birth and social security number.  
*Repeat steps for each minor child (up to four)*

Equifax will then create an Equifax credit file for your child, lock it and then alert you if there is any activity on that child's Equifax credit file. You can add up to 4 children under the age of 18 with your Equifax Child Monitoring Package.

**PRIORITY OVERNIGHT**  
267-2575  
24 HOURS A DAY  
7 DAYS A WEEK  
CALL 1-800-468-3333  
OR VISIT [fedex.com](http://fedex.com)

**PRIORITY OVERNIGHT**  
267-4054  
24 HOURS A DAY  
7 DAYS A WEEK  
CALL 1-800-468-3333  
OR VISIT [fedex.com](http://fedex.com)

SHIP DATE: 04MAR24  
SHIP WT: 5.50 LB  
CAD: 255634831M5X3600  
BILL SENDER  
CARRIER ID: BKLA (216) 566-5500  
CIPRIEN STRANSKY  
THOMPSON HINELP  
127 PUBLIC SQ STE 3800  
CLEVELAND, OH 44114  
UNITED STATES US

TO  
**OFFICE OF CONSUMER PROTECTION**  
ATTN: DATA SECURITY NOTIFICATION  
233 S. BERETANIA ST., 8TH  
HONOLULU HI 96813  
121-6566596  
REC-107651001  
HI  
PO

**URGENT**  
FedEx Express

Name: *233 S. Beretania St*  
Company: *John H. ...*  
Address:  
City, State, ZIP:  
Telephone:  
136596 REV 3/21



TUE - 05 MAR PM  
PRIORITY OVERNIGHT  
HIKA 96813  
HI-US  
HNL

TRK# 2717 1673 7378  
0201

**XW EHONG**



Ex Express® shipments.  
Please pack safely to its destination by packing your  
items to [fedex.com/packaging](http://fedex.com/packaging) for packing tips.

FOLD on this line and place in shipping container