

Univeral Lenders, LLC  
P.O. Box 989728  
West Sacramento, CA 95798-9728

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

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

<<First Name>> <<Last Name>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>  
<<Country>>

January 21, 2025

Subject: Notice of Data <<Variable Text 1: Security Incident/Breach>>

Dear <<First Name>> <<Last Name>>:

I am writing to inform you of a recent data security incident that may have affected your personal information. Universal Lenders, LLC (“Universal”) takes the privacy and security of all information within its possession very seriously. Please read this letter carefully as it contains information regarding the incident and steps that you can take to help protect your personal information.

**What Happened.** On November 7, 2024, Universal experienced a network disruption and immediately initiated an investigation of the matter with the help of independent cybersecurity experts to assist with the process. On December 5, 2024, the investigation determined that certain files were accessed and / or acquired without authorization. Universal undertook a comprehensive review of those files and, on or about January 14, 2025, learned that some of your personal information was contained within the potentially affected data which is the reason for this notification. Please note that Universal has no evidence of the misuse, or attempted misuse, of any potentially impacted information.

**What Information Was Involved.** The information may have included your name and <<Variable Text 2: Data Elements>>.

**What We Are Doing.** As soon as Universal discovered this incident, we took the steps described above and implemented measures to enhance security and minimize the risk of a similar incident occurring in the future. We are also offering you complimentary identity protection services through IDX, a leader in consumer identity protection. These services include <<12/24>> months of credit monitoring<sup>1</sup>, dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully managed identity theft recovery services. The deadline to enroll in these services is April 21, 2025.

**What You Can Do.** You can follow the recommendations on the following page to help protect your personal information. You can also enroll in the complementary services offered to you through IDX by using the enrollment code provided above.

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<sup>1</sup> To receive credit monitoring services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

**For More Information.** Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call 1-877-720-8806 Monday through Friday from 8 am – 8 pm Central Time, except holidays. We take your trust in us and this matter very seriously. Please accept our sincere apologies for any worry or inconvenience this may cause.

Sincerely,

Universal Lenders, LLC

## Steps You Can Take to Help Protect Your Personal Information

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an 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 (the “FTC”).

**Copy of Credit Report:** 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 [www.annualcreditreport.com](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:

**Equifax**

P.O. Box 105851  
Atlanta, GA 30348  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**

P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**

P.O. Box 1000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at [www.annualcreditreport.com](http://www.annualcreditreport.com).

**Security Freeze:** You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

**Federal Trade Commission**

600 Pennsylvania Ave, NW  
Washington, DC 20580  
[consumer.ftc.gov](http://consumer.ftc.gov)  
877-438-4338

**Maryland Attorney General**

200 St. Paul Place  
Baltimore, MD 21202  
[www.marylandattorneygeneral.gov/Pages/CPD](http://www.marylandattorneygeneral.gov/Pages/CPD)  
888-743-0023

**Oregon Attorney General**

1162 Court St., NE  
Salem, OR 97301  
[www.doj.state.or.us/consumer-protection](http://www.doj.state.or.us/consumer-protection)  
877-877-9392

**California Attorney General**

1300 I Street  
Sacramento, CA 95814  
[www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy)  
800-952-5225

**New York Attorney General**

The Capitol  
Albany, NY 12224  
[ag.ny.gov](http://ag.ny.gov)  
800-771-7755

**Rhode Island Attorney General**

150 South Main Street  
Providence, RI 02903  
[www.riag.ri.gov](http://www.riag.ri.gov)  
401-274-4400

**Iowa Attorney General**  
1305 E. Walnut Street  
Des Moines, Iowa 50319  
[www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov)  
888-777-4590

**NY Bureau of Internet and Technology**  
28 Liberty Street  
New York, NY 10005  
[www.dos.ny.gov/consumerprotection/](http://www.dos.ny.gov/consumerprotection/)  
212.416.8433

**Washington D.C. Attorney General**  
400 S 6th Street, NW  
Washington, DC 20001  
[oag.dc.gov/consumer-protection](http://oag.dc.gov/consumer-protection)  
202-442-9828

**Kentucky Attorney General**  
700 Capitol Avenue, Suite 118  
Frankfort, Kentucky 40601  
[www.ag.ky.gov](http://www.ag.ky.gov)  
502-696-5300

**NC Attorney General**  
9001 Mail Service Center  
Raleigh, NC 27699  
[ncdoj.gov/protectingconsumers/](http://ncdoj.gov/protectingconsumers/)  
877-566-7226

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit [www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf).