

Notice of Data Event
Laborers Local No. 754 Joint Benefit Funds – May 22, 2024

On or about October 10, 2023, the Laborers Funds experienced malicious encryption that impacted certain servers utilized by the Laborers Funds. Upon identifying the activity, the Laborers Funds promptly worked to secure its systems and began an investigation, with the assistance of third-party cybersecurity specialists, to confirm the nature and scope of the event. The forensic investigation did not identify access to and/or exfiltration of sensitive information. However, out of an abundance of caution, the Laborers Funds are electing to provide notice and complimentary credit monitoring to potentially impacted individuals. The Laborers Funds engaged in a time intensive review of their systems to identify sensitive information within their network and to whom it related in order to provide notice out of an abundance of caution. This review was completed on or about May 7, 2024.

The investigation determined that the following types of information were potentially affected: Social Security number, financial account information, driver's license number, passport number, date of birth, username and password, medical information, and health insurance information.

The Laborers Funds take their responsibility to safeguard information seriously. As such, we responded promptly to this incident and worked diligently to provide individuals with an accurate and complete notice of the incident as soon as possible. As part of our ongoing commitment to the privacy and security of personal information in our care, we reviewed and updated existing policies and procedures relating to data protection and security. We also implemented additional security measures designed to mitigate risk and to limit the likelihood of future similar incidents. The Laborers Funds are providing notice of this incident to potentially impacted individuals and to regulators, where required.

If you have additional questions, please call our dedicated assistance line at: 888-326-0989, Monday through Friday, 9:00 AM to 9:00 PM Eastern Time. You may also write to us directly at: 215 Old Nyack Turnpike, Chestnut Ridge, NY 10977.

The Laborers Funds encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and explanation of benefits and by monitoring your free credit reports for suspicious activity and to detect errors over the next 12 to 24 months. Individuals may contact the three major credit reporting agencies for advice on how to obtain free credit reports and how to place fraud alerts and security freezes on credit files. The relevant contact information is below.

Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

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 below:

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/freeze/center.html

TransUnion
P.O. Box 160
Woodlyn, PA 19094
1-800-916-8800

www.transunion.com/credit-freeze

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111

www.equifax.com/personal/credit-report-services

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 one-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:

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/fraud/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016
1-800-916-8800

www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax
P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008

www.equifax.com/personal/credit-report-services

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, 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.