



## NOTICE OF A DATA BREACH

On or about October 22, 2021, and November 19, 2021, Vesta discovered that it was the victim of a cyber-attack that impacted its systems and servers at some of its locations. At that time, our technology team acted quickly to restore and secure the systems. We immediately engaged independent third-party cybersecurity experts to assist in the remediation and investigation and contacted the FBI.

The investigation is ongoing, but we believe that the unauthorized individual could have potentially accessed or obtained protected personal information. ***With this said, as of the date of this release, we have no evidence indicating that any information has been used for identity theft or financial fraud.***

The types of protected personal information potentially involved could include first and last name, address, phone number, and financial account information.

Further, we are offering complimentary identity monitoring and protection services for individuals who believe that they were impacted by this incident. We recommend that these individuals enroll in the services provided to increase the likelihood that their information remains protected. If you believe that your information was involved and want to know more about these services, please call the dedicated toll-free helpline set up specifically for this purpose at 1-833-770-0725, Monday through Friday, 8:00 a.m. to 8:00 p.m. (EST) (excluding major U.S. holidays).

The security and privacy of the information contained within our systems is a top priority for us. In response to this incident, we are implementing additional safeguards to our existing cybersecurity infrastructure and enhancing our staff cybersecurity training. Further, we are working with our external legal and cybersecurity experts to improve our cybersecurity policies, procedures, and protocols to help minimize the likelihood of this type of incident occurring again.

We recommend that individuals remain vigilant by closely reviewing their account statements and credit reports as a precautionary measure. In addition, we strongly advise that the account holder promptly notify the financial institution or company that maintains the account if any suspicious activity is detected. Further, individuals should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including their state attorney general and the Federal Trade Commission (FTC). To file a complaint or to contact the FTC, you can (1) send a letter to the *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580; (2) go to [IdentityTheft.gov/databreach](https://IdentityTheft.gov/databreach); or (3) call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, a database made available to law enforcement agencies. For more guidance regarding protecting against identity theft, please see review "**other important information**," located below.

For individuals seeking more information or who have questions, please call the dedicated toll-free helpline set up specifically for this purpose at 1-833-770-0725, Monday through Friday, 8:00 a.m. to 8:00 p.m. (EST) (excluding major U.S. holidays). In addition, individuals seeking to contact Vesta directly may write to 245 Riverside Avenue, Suite 300, Jacksonville, FL 32202.

## **OTHER IMPORTANT INFORMATION**

**Obtain and Monitor Your Credit Report.** We recommend that you obtain a free copy of your credit report from each of the three nationwide credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 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 can access the request form at

<https://www.annualcreditreport.com/requestReport/requestForm.action>. Alternatively, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. The three nationwide credit reporting agencies' contact information are provided below to request a copy of your credit report or general identified above inquiries.

<b>Equifax</b> <b>(888) 766-0008</b> P.O. Box 740256 Atlanta, GA 30348 <a href="http://www.equifax.com">www.equifax.com</a>	<b>Experian</b> <b>(888) 397-3742</b> P.O. Box 2104 Allen, TX 75013 <a href="http://www.experian.com">www.experian.com</a>	<b>TransUnion</b> <b>(800) 680-7289</b> P.O. Box 1000 Chester, PA 19016 <a href="http://www.transunion.com">www.transunion.com</a>
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**Security Freeze (also known as a Credit Freeze).** Following is general information about how to request a security freeze from the three credit reporting agencies. While we believe this information is accurate, you should contact each agency for the most accurate and up-to-date information. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services. In addition, in some states, the agency cannot charge you to place, lift or remove a security freeze. There might be additional information required, and as such, to find out more information, please contact the three nationwide credit reporting agencies (contact information provided above).

<b>Equifax Security Freeze</b> P.O. Box 105788 Atlanta, GA 30348 <a href="https://www.equifax.com/personal/credit-report-services/credit-freeze/">https://www.equifax.com/personal/credit-report-services/credit-freeze/</a>	<b>Experian Security Freeze</b> P.O. Box 9554 Allen, TX 75013 <a href="http://www.experian.com/freeze">www.experian.com/freeze</a>	<b>TransUnion Security Freeze &amp; Fraud Victim Assistance Dept.</b> P.O. Box 380 Chester, PA 19016 <a href="https://www.transunion.com/credit-freeze">https://www.transunion.com/credit-freeze</a>
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**Consider Placing a Fraud Alert on Your Credit Report.** 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 twelve months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you before establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three nationwide credit reporting agencies identified above. Additional information is available at <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

**Remain Vigilant, Review Your Account Statements and Notify Law Enforcement of Suspicious Activity.** As a precautionary measure, we recommend that you remain vigilant by closely reviewing your account statements and credit reports. If you detect any suspicious activity on an account, we strongly advise that you promptly notify the financial institution or company that maintains the account. Further, you should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). To file a complaint or to contact the FTC, you can (1) send a letter to the *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580; (2) go to [IdentityTheft.gov/databreach](http://IdentityTheft.gov/databreach); or (3) call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, a database made available to law enforcement agencies.

**Take Advantage of Additional Free Resources on Identity Theft.** We recommend that you review the tips provided by the Federal Trade Commission's Consumer Information website, a valuable resource with some helpful tips on how to protect your information. Additional information is available at <https://www.consumer.ftc.gov/topics/privacy-identity-online-security>. For more information, please visit [IdentityTheft.gov](http://IdentityTheft.gov) or call 1-877-ID-THEFT (877-438-4338). In addition, a copy of Identity Theft – A Recovery Plan, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at [https://www.consumer.ftc.gov/articles/pdf0009\\_identitytheft\\_a\\_recovery\\_plan.pdf](https://www.consumer.ftc.gov/articles/pdf0009_identitytheft_a_recovery_plan.pdf).