

Virginia Farm Bureau Provides Notice of Privacy Incident

Virginia Farm Bureau® and its affiliated companies¹ (collectively “VFB”), are issuing notice of a data security event that may impact the security of information related to certain individuals and their family members who have received services from, or been employed by, VFB. Although VFB is unaware of any actual misuse of this information, VFB is providing information about the event, its response, and steps potentially affected individuals may take to better protect against the possibility of identity theft and fraud, should they feel it is appropriate to do so.

What Happened? In October of 2022, VFB became aware that certain of its computer servers and systems were inaccessible. VFB immediately took steps to contain this activity, secure our systems and report the event to federal law enforcement and government regulators. VFB engaged leading cyber incident response specialists to perform an investigation and determine the full nature and scope of the event.

After an extensive investigation, VFB determined that an unknown actor had access to a limited number of its systems between October 6, 2022 and October 16, 2022, and certain files on those systems may have been viewed or downloaded. Accordingly, VFB undertook a comprehensive and time-intensive review of the involved files with the assistance of data review specialists, to determine if the files contained personal information. Now that the investigation is complete, VFB is contacting all potentially affected individuals.

What Information was Involved? The investigation determined the following types of information were stored within the impacted systems at the time of the event and may have been affected: full name, address, date of birth, driver’s license or state ID number, passport number, Social Security number, financial account information, health insurance information, and/or medical information. The information involved varies by individual.

What We Are Doing. VFB takes this event and the security of information in its care very seriously. Upon learning of the event, VFB immediately took steps to secure its systems and has implemented additional security measures to further protect data in its care. VFB continues to enhance these protections as appropriate as part of our ongoing commitment to data security.

Although VFB is not aware of any misuse of information as a result of this event, as an added precaution, we have arranged for affected individuals to enroll at no cost to the individual in a credit monitoring and identity restoration services.

What You Can Do. We encourage individuals to remain vigilant against incidents of identity theft and fraud by reviewing account statements, explanations of benefits, and monitoring credit reports for suspicious activity and to detect errors. Additional information can be found below in the *Steps You Can Take to Help Protect Personal Information*.

For More Information. Individuals seeking additional information may call our assistance line at 888-541-1629, Monday through Friday, 9:00 am – 9:00 pm ET, excluding U.S. holidays. Individuals may also write to VFB at P.O. Box 27552, Richmond, VA 23261, ATTN: Safeguard.

¹ These entities include, but are not limited to, Virginia Farm Bureau Mutual Insurance Company, Countryway Insurance Company, Employee Benefits Corporation of America, Benefit Design Group, Inc., Custom Health Care, Inc., and Virginia Farm Bureau Service Corporation – Health Care Consultants division.

Steps You Can Take to Help Protect Personal Information

Monitor Accounts

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

Consumers have the right to place an initial or extended “fraud alert” on a credit 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 three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit 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 credit 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 credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade

Commission, or their state attorney general. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and state attorney general. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. Fees may be required to be paid to the consumer reporting agencies. There are approximately 90 currently known Rhode Island residents that may be impacted by this even