

ESSEX

PROPERTY TRUST, INC.

Return Mail Processing
PO Box 999
Suwanee, GA 30024

November 30, 2022

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SAMPLE A. SAMPLE - L01

APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

Dear Sample A. Sample:

We are contacting you regarding a data security incident that occurred at Essex Property Trust, Inc. (“we” or “Essex”) that impacted personal information we held about you as a tenant and/or former tenant.

What Happened?

On or about September 23, 2022, an unauthorized third party bypassed security measures and gained access to one of Essex’s employee laptops. The third party used this access to download certain data that included the information listed below. Essex became aware of this incident on October 31, 2022, and that same day acted to prevent potential further access and take steps to investigate and remediate the incident. This notice to you was not delayed due to a law enforcement investigation.

What Information Was Involved?

The unauthorized third party accessed and downloaded the names and Social Security numbers of certain tenants and/or former tenants of one property managed by Essex. We have identified you as one of these tenants and/or former tenants.

What We Are Doing.

To help protect your identity, we are offering a complimentary 12-month membership of Experian’s® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: February 10, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian’s customer care team at (888) 994-0284 by **February 10, 2023**. Be prepared to provide engagement number **B081137** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (888) 994-0284. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

What You Can Do.

We have provided you with the option to enroll in the Experian IdentityWorks product at no cost to you as described above. We also encourage you to remain vigilant for signs of identity theft by reviewing credit reports. See the enclosed *"Information about Identity Theft Protection"* page for more details about steps you can take to protect against identity theft, including reviewing free credit reports and placing fraud alerts and/or security freezes on your credit files.

Other Important Information.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, or would like an alternative to enrolling online, please call (888) 994-0284 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number B081137.

Sincerely,



Anne Morrison
Senior Vice President & General Counsel
Essex Property Trust, Inc.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

INFORMATION ABOUT IDENTITY THEFT PROTECTION

Information about Identity Theft

Federal Trade Commission

The Federal Trade Commission provides information about how to avoid identity theft, including information about placing fraud alerts and security freezes on your credit report. You may report suspected identity theft to the Federal Trade Commission.

- Visit: <http://www.ftc.gov/idtheft>
- Call (toll-free): 1-877-ID-THEFT (1-877-438-4338)
- Write: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave., NW, Washington, DC 20580.

Maryland Residents

Maryland residents may also obtain information about identity theft from the Maryland Attorney General.

- Visit: <https://www.marylandattorneygeneral.gov/Pages/IdentityTheft/default.aspx>
- Call (toll-free): 1-888-743-0023
- Write: MD Attorney General, 200 St. Paul Place, 25th Floor, Baltimore, MD 21202.

Review Free Annual Credit Reports

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

You also may purchase a copy of your credit report by contacting one of the three national consumer reporting agencies using the information below.

Equifax
P. O. Box 740241
Atlanta, GA 30374-0241
1-800-525-6285
www.equifax.com

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

TransUnion
2 Baldwin Place, P.O. Box 1000
Chester, PA 19022
1-800-888-4213
www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit or Security Freeze

You have the right to put a security freeze (also known as a credit freeze) on your credit file, 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 credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report.

Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below. You must separately place a security freeze with each consumer reporting agency.

Equifax
P.O. Box 105788
Atlanta, Georgia 30348
1-800-685-1111
www.equifax.com/personal/credit-report-services/credit-freeze/

Experian
P. O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19022
1-888-909-8872
www.transunion.com/credit-freeze

The following information should be included when requesting a credit freeze:

- (1) Full name, with middle initial and any suffixes;
- (2) Social Security number;
- (3) Date of birth (month, day, and year);
- (4) Current address and any previous addresses for the past five (5) years;
- (5) Proof of current address, such as a current utility bill or telephone bill; and
- (6) Other personal information as required by the applicable credit reporting agency.

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request. They must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) and/or password that can be used to authorize the removal or lifting of the security freeze.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts one (1) year and 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 (7) years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Fraud alerts will not necessarily prevent someone else from opening an account in your name. The alert notifies potential credit grantors to verify your identification, but a creditor is not required by law to contact you if you have a fraud alert in place. If you suspect that you are or have already been a victim of identity theft, fraud alerts are only a small part of protecting your credit. You should also pay attention to your credit report to make sure that the only credit inquiries or new credit accounts in your file are yours.

A fraud alert may interfere with or delay your ability to obtain credit. You would need to be available at either your work phone number or home phone number in order to approve opening the new credit account. If you are not available at either of those numbers, the creditor may not open the account.