*Last Updated: July28, 2025*

**Frequently Asked Questions**

**How did this happen?**

An unauthorized actor gained access to our systems.

**What types of data were affected?**

If you receive a notice letter, the letter will detail what data has been involved.

**When will I know if my data was involved in the incident and how will I be notified?**

Ratio Architects will mail notification letters via U.S. mail to affected individuals’ last known address. To the extent that Ratio Architects is unable to locate a current address for an affected individual, substitute notice is [available here](https://www.ratiodesign.com/wp-content/uploads/2025/08/data-breach-notice.doc).

**What happens if I don’t receive a notification letter?**

If you do not receive a notification, this could be for different reasons:

* your information was not identified in the ongoing data review; or
* we could not locate a sufficient address of record for you.

If you believe their information may have been involved in the incident and have not received direct notification may contact our dedicated assistance line, operated by Kroll, at (866) 461-2466, Monday through Friday (excluding federal and major U.S. holidays), from 9:00 AM to 6:30 PM Eastern Time, to determine eligibility for credit monitoring services.

**I believe I am personally affected. What support are you offering?**

A dedicated call center will be available to offer free credit monitoring and identity theft protections. To enroll in credit monitoring services, please call our call center at (866) 461-2466, and ask to enroll.

Individuals must verify their identity to confirm their eligibility for the credit monitoring services. For these services to go in effect, individuals must enroll, and the monitoring included in the membership must be activated to be effective.

Please note that credit monitoring services may not be available for individuals who have not established credit or an address in the United States (or its territories), a valid Social Security number, or it was determined that your Social Security number was not involved in the incident. Enrolling in this service will not affect your credit score. If you need assistance, Kroll will be able to assist you.

**What can I do to protect my information?**

As a general matter, one should remain vigilant by reviewing your credit reports, financial account statements, and explanation of benefits forms for suspicious activity and to detect errors. Some best security practices to safeguard your information to may include:

* implementation of multifactor authentication on your online accounts;
* avoidance of reuse of the same password or old passwords across accounts;
* use of strong passwords with a at least 8 characters (e.g., combination numbers; capitalized and lowercase letters, and symbols);
* keep your devices and software up to date with the latest security patches; and
* stay alert and keep an eye out for email phishing tactics and stay vigilant against suspicious communications.

**How do I get a copy of my credit report?**

To order your free annual credit report, visit  [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 877-322-8228, complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission’s (“FTC”) website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through their website, toll-free number or request form.

**How do I place a fraud alert?**

A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. You can place a fraud alert on your credit report by calling any one of the three credit reporting agencies' toll-free fraud numbers. The contact information for the credit reporting agencies can be found at:

**Equifax Experian TransUnion**

800-525-6285 888-397-3742 800-680-7289

**Did you notify law enforcement?**

No.

**What is the difference between a fraud alert and a security freeze?**

A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. A security freeze helps prevent potential credit grantors from accessing your credit report without your consent.

*The contents of this page is subject to change, as the data review process remains ongoing. Ratio Architects reserves the right to update this page as needed.*