

C/O ID Experts 10300 SW Greenburg Rd. Suite 570 Portland, OR 97223

[Name]
[Address 1] [Address 2]
[City][State][Zip]

6/30/2017

### **Notice of Data Breach**

Dear [Name],

# What Happened

On May 19, 2017, Betty Lou's Inc. ("Betty Lou's") discovered that malicious code was injected directly into Betty Lou's website's source code via a non-secure FTP. This malicious code was discovered by a third party developer during their discovery phase. That same day, Betty Lou's acted quickly to disable online purchasing and inspect all website code. Betty Lou's then removed the malicious code and thoroughly inspected the entire website code. It appears the malicious code was introduced on February 17, 2017.

#### What Information Was Involved

The information that was exposed included first and last name, address, phone number, credit card number, and order history.

### What We Are Doing

Betty Lou's has taken steps to make sure this does not happen again. The web host enacted a secure FTP in April, and Betty Lou's applied that update at that time. This effectively ended the threat of hackers injecting code into the website in the future. With regard to this breach, the malicious code had already been entered, which allowed it to stay active.

After removing the malicious code, and testing to confirm it is gone, Betty Lou's now has a safe website that cannot be attacked in this fashion again. There are obviously inherent risks in online endeavors, but Betty Lou's website is now more secure and protected from attacks that allow the source code to be changed.

In addition, we are offering identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCare<sup>TM</sup>. MyIDCare services include: 12 months of credit monitoring, a \$1,000,000 insurance reimbursement policy, exclusive educational materials and fully managed id theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised.

#### What You Can Do

We encourage you to contact ID Experts with any questions and to enroll in free MyIDCare services by calling 1-800-939-4170 or going to <a href="www.myidcare.com/BettyLousInc">www.myidcare.com/BettyLousInc</a> and using the Enrollment Code provided on the reverse side of this notice. MyIDCare experts are available Monday through Friday from 6 am - 5 pm Pacific Time. Please note the deadline to enroll is 9/30/2017.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. MyIDCare representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information. Should we need to contact you in the future, updated information will be provided at <a href="https://www.myidcare.com/BettyLousInc">www.myidcare.com/BettyLousInc</a>.

### **For More Information**

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the following Enrollment code when calling or enrolling on the website, so please do not discard this letter.

## **Your Enrollment Code: [ID Experts will insert]**

Please call 1-800-939-4170 or go to <a href="www.myidcare.com/BettyLousInc">www.myidcare.com/BettyLousInc</a> for assistance or for any additional questions you may have.

Sincerely,

Rodney Lucas, Director Betty Lou's, Inc.

(Enclosure)



# **Recommended Steps to help Protect your Information**

Please Note: Minors, under the age of 18, should not have a credit history established and are under the age to secure credit. Therefore credit monitoring may not be applicable at this time. All other services provided in the membership will apply. No one is allowed to place a fraud alert on your credit report except you, please follow the instructions below to place the alert.

- 1. Website and Enrollment. Go to <a href="www.myidcare.com/BettyLousInc">www.myidcare.com/BettyLousInc</a> and follow the instructions for enrollment using your Enrollment Code provided on page 2. Once you have completed your enrollment, you will receive a welcome letter by email (or by mail if you do not provide an email address when you sign up). The welcome letter will direct you to the exclusive MyIDCare Member Website where you will find other valuable educational information.
- **2. Activate the credit monitoring** provided as part of your MyIDCare membership, which is paid for by Betty Lou's. Credit monitoring is included in the membership, but you must personally activate it for it to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, MyIDCare will be able to assist you.
- **3. Telephone.** Contact MyIDCare at 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- **4. Review your credit reports**. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in MyIDCare, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with MyIDCare, you will be contacted by a member of the Recovery Department who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned a MyIDCare Recovery Advocate who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

**5. Place Fraud Alerts** with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

### **Credit Bureaus**

Equifax Fraud Reporting 1-800-525-6285 P.O. Box 740256 Atlanta, GA 30374-0241 www.alerts.equifax.com Experian Fraud Reporting 1-888-397-3742 P.O. Box 9554 Allen, TX 75013 www.experian.com TransUnion Fraud Reporting 1-800-680-7289 P.O. Box 2000 Chester, PA 19022-2000 www.transunion.com It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

- **6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze varies by the state you live in and for each credit reporting bureau. The Credit Bureau may charge a fee of up to \$5.00 to place a freeze, lift, or remove a freeze. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Theft Complaint Form with the Federal Trade Commission, there may be no charge to place the freeze.
- **7. You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

**California Residents:** Visit the California Office of Privacy Protection (<u>www.privacy.ca.gov</u>) for additional information on protection against identity theft.

**Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, <a href="https://www.ag.ky.gov">www.ag.ky.gov</a>, Telephone: 1-502-696-5300.

**Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, <a href="https://www.oag.state.md.us/Consumer">www.oag.state.md.us/Consumer</a>, Telephone: 1-888-743-0023.

**North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.com/, Telephone: 1-919-716-6400.

**Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, <a href="www.doj.state.or.us/">www.doj.state.or.us/</a>, Telephone: 877-877-9392

**Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400

**All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <a href="https://www.consumer.gov/idtheft">www.consumer.gov/idtheft</a>, 1-877-IDTHEFT (438-4338), TDD: 1-202-326-2502.