



[RECIPIENT]  
[STREET ADDRESS 1]  
[STREET ADDRESS 2]  
[CITY, STATE ZIP]

December \_\_, 2018

## NOTICE OF SECURITY INCIDENT

Dear [RECIPIENT],

We are writing to inform you that COR Clearing LLC ("COR") has identified certain unauthorized logins to a small number of employee email accounts that may have contained your personal information in an email or attachment.

We have not found any evidence that your personal information was accessed, acquired, or misused. However, because such access or acquisition would have been technically feasible, we are writing to you out of an abundance of caution.

We take the privacy and protection of your information very seriously, and we recommend that you review the information provided in this letter for some steps that you may take to protect yourself against the potential misuse of your information.

### What Happened?

On September 7, 2018, COR discovered that a bad actor had used a COR employee's email account to send several "phishing" emails during the course of approximately one hour. Thereafter, COR discovered a small number of employee email accounts may have been accessed by a bad actor.

By obtaining access to a small number of COR email accounts that contained one or more emails or attachments containing your personal information, it is possible that the bad actors were able to view such emails or attachments and any personal information contained therein. That said, based on our investigation to date, we do not have any reason to believe that the bad actors actually accessed any emails or attachments that contained your personal information. In addition, COR has received no complaint from any third party suggesting that their information was obtained or misused as a result of this matter.

### What Information Was Involved?

Based on our internal investigation, it appears that a small percentage of emails with file attachments contained personal information, including: Social Security numbers, Driver's License numbers, and/or financial account information. We note that your personal

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MEMBER FINRA, SIPC, MSRB

information does not feature prominently within the impacted email inboxes and that it would generally be time-consuming for a bad actor to locate and identify such information.

### **What Are We Doing?**

We are conducting a thorough internal forensic investigation and are working to ensure that we have robust policies and systems in place that are designed to prevent future phishing attacks. The FBI has also been notified.

### **What Can You Do?**

As a precaution, we recommend that you take steps to guard against identity theft or fraud, generally. You should remain vigilant for incidents of fraud and identity theft by regularly reviewing your account statements and monitoring free credit reports for any unauthorized activity, as further explained in the attached document. If you discover any suspicious or unusual activity on any of your financial accounts, be sure to report it immediately.

In addition, we are offering a complimentary two-year membership in Experian's IdentityWorks®. This product provides identity detection and identity theft resolution services. A credit card is **not** required for enrollment in IdentityWorks®. To activate your membership, please follow the steps below:

- Ensure that you **enroll by: March 31, 2019** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll:  
<https://www.experianidworks.com/3bcredit>
- Provide your **activation code:** **insert code**

If you have questions about the Experian IdentityWorks product, you may contact Experian's customer care team at **(877) 890-9332** by **March 31, 2019**. Be prepared to provide engagement number XXXX as proof of eligibility for the identity restoration services by Experian.

In addition to Experian IdentityWorks, Experian will also provide you with identity restoration support for two years from the date of this letter. 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 **(877) 890-9332**. 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 service does not require any action on your part at this time.

The Terms and Conditions for Experian's services are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

### **For More Information**

If you have any questions regarding this incident or if you desire further information or assistance, visit <https://www.corclearing.com/> or contact us at 402-836-0850. You can also email us at [Ethan.McComb@corclearing.com](mailto:Ethan.McComb@corclearing.com)

We assure you that COR takes this issue very seriously and is working diligently to ensure that this does not occur again.

Sincerely,

Ashley Randall  
Compliance Officer

## **Information About Identity Theft Protection**

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](http://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](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

**Equifax:** P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, [www.equifax.com](http://www.equifax.com)

**Experian:** P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)

**TransUnion:** P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, [www.transunion.com](http://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.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

**Federal Trade Commission, Consumer Response Center**  
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

### **IF YOU ARE AN IOWA RESIDENT:**

You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at:

Office of the Attorney General of Iowa  
Hoover State Office Building  
1305 E. Walnut Street  
Des Moines, IA 50319  
(515) 281-5164  
[www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov)

### **IF YOU ARE A MARYLAND RESIDENT:**

You may obtain information about avoiding identity theft from the Maryland Attorney General's Office. This office can be reached at:

Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
(888) 743-0023  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

### **IF YOU ARE A NORTH CAROLINA RESIDENT:**

You may obtain information about preventing identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Department of Justice  
Attorney General's Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
(877) 566-7226  
<http://www.ncdoj.gov>

### **IF YOU ARE AN OREGON RESIDENT:**

You may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached at:

Oregon Department of Justice  
1162 Court Street NE  
Salem, OR 97301-4096  
(503) 378-4400  
<http://www.doj.state.or.us/>