

Mail Handling Services 777 E Park Dr Harrisburg, PA 17111

February 3, 2017

«Full_Name»

«ID»

 ${\it ``Address_1"}$

«Address 2»

«City», «State» «Zip»

Dear «Full Name»,

Conover Capital Management, LLC and Conover Securities Corporation (collectively, "Conover") value and respect your privacy, which is why we are writing to advise you about a recent incident that may affect your personal information. Although we have no reason to believe that your personal information has been misused for the purpose of committing fraud or identity theft, we are writing to provide you with guidance on what you can do to protect yourself, should you feel it is appropriate to do so.

On November 16, 2016, an unknown individual purporting to be a Microsoft service technician was granted remote access to a Conover employee's computer. The employee's computer was linked to a client database that contained certain of your personal information, including your name, address, Social Security number and in some instances, drivers' license number. Upon recognizing that the individual was not a Microsoft technician, the employee promptly terminated the access.

Upon learning of the incident, Conover promptly launched an internal investigation and reported the incident to law enforcement. Conover also retained a leading incident response and digital forensics firm to assist in Conover's investigation. Conover and the forensics firm conducted a thorough investigation into the incident which was completed on or about December 23, 2016. The investigation found no direct evidence that your personal information maintained in the client database had been accessed or acquired by an unauthorized person as a result of this incident. Nevertheless, Conover is notifying you of this incident in an abundance of caution because it is possible that your personal information could have been accessed and/or acquired in an unauthorized manner.

Conover is offering you one year of free credit monitoring and identity protection services through Experian's® ProtectMyID® Alert, which will promptly alert you to potential issues and help you resolve them. ProtectMyID® Alert is being offered at no cost to you. Please see the additional information below for instructions on how to activate your complimentary two-year ProtectMyID® Alert membership using the Activation Code listed below.

Conover has already begun taking several actions to help prevent this type of incident from occurring in the future. These actions include evaluating ways to best strengthen our systems to guard against this type of similar future incident and preventing similar unauthorized remote access to employees' computers.

We value the trust you place in Conover to protect the privacy and security of your personal information, and we apologize for any inconvenience or concern that this incident might cause you. We have established a confidential telephone inquiry line to assist you with any questions you may have regarding this incident. This confidential inquiry line is available, at no cost to you, between 5:00 a.m. and 3:00 p.m., Pacific Time, Monday through Friday, at 1-844-416-6281.

Sincerely,

Constance E. Morrow

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Managing Member, Conover Capital Management, LLC Vice President/Secretary and Treasurer, Conover Securities Corporation

Activating Your Complimentary Credit Monitoring

To help protect your identity, we are offering a **complimentary** one-year membership of Experian's[®] ProtectMyID[®] Alert. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate ProtectMyID Now in Three Easy Steps

- 1. ENSURE that you enroll by May 12, 2017. (Your code will not work after this date.)
- 2. VISIT the ProtectMyID Website to enroll: www.protectmyid.com/redeem.
- 3. PROVIDE your Activation Code: «Credit_Monitoring».

If you have questions or need an alternative to enrolling online, please call 1-877-288-8057 and provide engagement # PC106292.

ADDITIONAL DETAILS REGARDING YOUR ONE -YEAR PROTECTMYID MEMBERSHIP:

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- Free Copy of your Experian Credit Report
- Surveillance Alerts for the following:
 - O Daily Bureau Credit Monitoring: Alerts of key changes and suspicious activity found on your Experian, Equifax® and TransUnion® credit reports.
- Identity Theft Resolution and ProtectMyID ExtendCARE: Toll-free access to U.S.-based customer care and a dedicated Identity Theft Resolution Agent who will walk you through the process of fraud resolution from start to finish for seamless service. The agent will investigate each incident; help you contact credit grantors to dispute charges and close accounts, including credit, debit and medical insurance cards; assist with freezing credit files; and contact government agencies.
 - o It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARETM, which provides you with the same high level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance*:** Immediately covers certain costs, including lost wages, private investigator fees and unauthorized electronic fund transfers.

Activate your membership today at www.protectmyid.com/redeem or call 1-877-288-8057 to register with the activation code above.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 1-877-288-8057.

*Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and is intended for informational purposes only, and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

<u>Credit Reports:</u> You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting http://www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at: https://www.annualcreditreport.com/cra/requestformfinal.pdf.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:

Equifax 1-800-349-9960	Experian 1-888-397-3742	TransUnion 1-888-909-8872
www.equifax.com P.O. Box 105788	www.experian.com P.O. Box 9554	www.transunion.com P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that creditors contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at http://www.annualcreditreport.com.

Credit and Security Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze on your credit file, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may cause a delay should you attempt to obtain credit. In addition, you may incur fees for placing, lifting and/or removing a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348	Experian Security Freeze P.O. Box 9554 Allen, TX 75013	TransUnion Security Freeze Fraud Victim Assistance Department P.O. Box 6790 Fullerton, CA 92834
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You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

This notice has not been postponed at the request of a law enforcement agency; however, we did communicate with law enforcement prior to issuing this notice.

<u>Iowa Residents</u>: You may contact local law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. You can contact the Iowa Attorney General at:

Office of the Attorney General 1305 E. Walnut Street Des Moines, IA 50319 (515) 281-5164 and on-line at http://www.iowaattorneygeneral.gov/.

<u>Maryland Residents</u>: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft at:

Office of the Attorney General 220 St. Paul Place Baltimore, MD 21202 (888) 743-0023 www.oag.state.md.us

<u>North Carolina Residents</u>: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at:

North Carolina Attorney General's Office 9001 Mail Service Center Raleigh, NC 27699-9001 (877) 566-7226 www.ncdoj.com