## **User Notices**

## Sent via email 7/12/22

From: Support at Gelt Subject: User Notice

Dear User,

We have detected unusual activity on one of our servers. Our response protocols were immediately initiated, shifting all traffic to isolated backup servers and rotating all third-party API keys.

Gelt is non-custodial by design, meaning user funds are not at risk (third parties, including Gelt, cannot access your funds; only you can, using your private key). Withdrawals for active depositors through the Gelt interface are uninterrupted and are always possible directly from the blockchain, independently of our company or product (see <u>quide</u>).

We have also engaged a leading cyber security and forensics firm to conduct a full investigation of the incident and of our infrastructure. We are diligently working with them to assess the situation and to determine whether any user or company data has been impacted.

We will update you as soon as a final assessment has been made, typically within 2-4 business days.

Please be aware that our team will never ask for your Gelt or any other passwords. If you do receive suspicious communication from someone you believe is impersonating Gelt, please reach out to our customer success team on support@gelt.finance or on our live chat on gelt.finance.

## Sent via email 7/18/22

From: Support at Gelt Subject: User notice follow-up

Dear User,

As a follow-up to the notice we sent to you on Monday, the forensics team we engaged has confirmed signs of unauthorized access to the infrastructure that was taken offline. The new isolated infrastructure shows no signs of unusual activity and continues to be continuously monitored.

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We have also confirmed that no conclusive signs of data exfiltration have been found thus far. However, the most cautious approach is to assume data could have been compromised. In an abundance of caution, and while the forensic investigation continues, our records show that data from the following fields on your account could potentially be affected:

- Email used to sign up to Gelt
- Salted Password Hash
- User legal name

- Bank Name
- Deposit and withdrawal history (with respect to Gelt accounts)
- Driver's license or passport picture
- Bank statement used for account verification

We will continue updating you as we gain more information. In the meantime, we highly recommend you take the following steps to protect yourself:

1. Change your Gelt password and ensure your previous password was not used with any other service. Widely used password managers such as 1Password or LastPass make this easy.

2. Enroll in IDX's privacy and identity protection plan to proactively protect your privacy and identity across all the services you use. We have partnered with IDX, the leader in digital privacy and identity protection, to offer two full years of protection to users who wish to enroll, cost-free. This includes 24 months of Single Bureau Credit Monitoring services and up to \$1,000,000 insurance reimbursement policy.

Read more about IDX here and follow this link to get started: https://app.idx.us/accountcreation/protect using your unique code: {{insert code "default="}} upon account creation.



When the investigation is concluded, we will follow up with a summary of the event. Please be aware that our team will never ask for your Gelt or any other password. If you do receive suspicious communication from someone who you believe is impersonating Gelt, please reach out to our customer success team on support@gelt.finance or on our live chat on gelt.finance.