



JOHN Q. SAMPLE 1234 MAIN STREET ANYTOWN US 12345-6789

May 11, 2016

Notice of Data Breach

Dear John Sample,

We write to inform you of an incident in which your 1099-MISC tax form for the 2015 tax year was inadvertently emailed to an unintended recipient. We want you to know that we have been taking this matter very seriously, and have no reason to believe the information has been or will be used for an improper purpose. Nevertheless, we are notifying you of the incident out of an abundance of caution and so you can be on the lookout for any suspicious activity. To be clear, however, we are not aware of any evidence that any individual has suffered from financial fraud or identity theft as a result of the incident.

What Happened?

On or about April 11, 2016, a Curse employee inadvertently sent your 1099-MISC form for the 2015 tax year to an unintended recipient. Curse learned of the incident on the same day.

What Information Was Involved?

The affected information included on the 1099-MISC tax form includes information such as your name and address, identification number (such as social security number or taxpayer identification number) and financial information such as compensation and federal and state income tax withheld.

What We are Doing

We have contacted the individual who inadvertently received the tax form, and have been informed that the information was not reviewed and not maintained. We have changed our data control processes to ensure that this does not happen again. In addition, we have retained AllClear ID, a specialist in identity theft protection, to provide you with 12 months of identity protection services, free of charge. Instructions for procuring these services are enclosed.

What You Can Do

We recommend that you remain vigilant for incidents of fraud and identity theft, including by regularly viewing your account statements and monitoring your free credit reports.

As an added precaution, we have arranged to have AllClear ID protect your identity for 12 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months.

AllClear SECURE: The team at AllClear ID is ready and standing by if you need identity repair assistance. This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-904-5761 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.



AllClear PRO: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. To use the PRO service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or call 1-855-904-5761 using the following redemption code: Redemption Code.

Please note: Additional steps may be required by you in order to activate your phone alerts and monitoring options.

For more information on how you can help protect yourself, please review the enclosed *Steps You Can Take* to Protect Yourself From Identity Theft.

For More Information

If you have any further questions or concerns about this incident, feel free to call our dedicated hotline at 1-855-904-5761, email us at legal@curse.com, or contact our General Counsel directly at cklingenberg@curse.com.

Sincerely,

Carson Klingenberg General Counsel, Registered In-House Counsel Curse, Inc. 100 Spectrum Center Drive, Ste. 450 Irvine, CA 92618

Steps You Can Take to Protect Yourself From Identity Theft

1. Review your account statements and credit reports and notify law enforcement and Curse of suspicious activity.

Even if you do not feel the need to register for a credit monitoring service, as a precautionary measure, we recommend that you regularly review statements from your bank, credit card, and other 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 <u>www.annualcreditreport.com</u>, by calling toll-free 1.877.322.8228, or by mailing an Annual Credit Report Request Form (available at <u>www.annualcreditreport.com</u>) 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:

Equifax P.O. Box 740241 Atlanta, GA 30374 www.equifax.com 1.888.766.0008 Experian P.O. Box 9532 Allen, TX 75013 www.experian.com 1.888.397.3742 **TransUnion** P.O. Box 2000 Chester, PA 19022-2000 <u>www.transunion.com</u> 1.800.680.7289

When you receive your credit reports, look them over carefully. Look for accounts that you did not open and/or inquiries from creditors that you did not initiate. Also check to see if your personal information on the credit report is accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend that you remain vigilant in your review of your account statements and credit reports. You should 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. A copy of a police report may be required by creditors to clear up your records.

2. Consider placing a fraud alert or a security freeze on your credit files.

Fraud Alerts: There are two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may request that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed above.

Security Freezes: You may have the right to put a security freeze, also known as a credit 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 security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Security freeze laws vary from state to state.

Keep in mind that when you place the freeze, you may not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. In addition, you may incur fees to place, lift and/or remove a credit freeze. The cost of placing, temporarily lifting, and removing a security 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 security 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 at the numbers above to find out more information.



3. Learn more about how to protect yourself from identity theft.

You may wish to review the Federal Trade Commission's guidance on how consumers can protect themselves against identity theft. For more information:

Federal Trade Commission

600 Pennsylvania Avenue NW Washington, DC 20580 <u>www.ftc.gov/idtheft</u> 1.877.ID.THEFT (1.877.438.4338)

For residents of Maryland: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

Maryland Office of the Attorney General

Consumer Protection Division 200 St. Paul Place, Baltimore, MD 21202 1-888-743-0023 www.oag.state.md.us

For residents of North Carolina: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

North Carolina Attorney General's Office

Consumer Protection Division 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-5-NO-SCAM www.ncdoj.gov