

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

<<First Name>> <<Last Name>> <<Address1>> <<Address2>> <<City>>, <<State>> <<ZIP>>

March 5, 2018

Subject: Notice of Data Breach

Dear <<First Name>> <<Last Name>>:

I am writing to inform you of a data security incident that may have affected your personal information. We take the privacy and security of your information very seriously. This is why I am contacting you, offering you credit and identity monitoring services, and informing you about steps that can be taken to protect your personal information.

What happened? On January 23, 2018, we discovered that on January 22, 2018, certain personnel information was acquired without authorization. We immediately conducted an investigation to determine the scope of the problem, and reported the incident to local law enforcement. We are informing you of the incident and encourage you to utilize the services referenced below to protect your personal information.

What Information Was Involved? The incident may have involved passports, driver's licenses, and Social Security numbers.

What Are We Doing? As soon as we detected a data security incident, we took the steps referenced above. We are offering you credit and identity monitoring services for 12 months at no cost to you and providing you additional information about steps you can take to protect your personal information. We have also enhanced the security of how we handle employee information, making it more difficult for similar incidents to occur in the future.

What You Can Do: You can follow the recommendations on the following page to protect your personal information. You can also enroll in the services we are offering through IDExperts®, a leader in risk mitigation and response, to provide you with MyIDCareTM. MyIDCare services include: 12 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, exclusive educational materials and fully managed identity theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised.

We encourage you to contact ID Experts with any questions and to enroll in free MyIDCare services by calling 800-939-4170 or going to www.idexpertscorp.com/protect and using the Enrollment Code provided in this letter. MyIDCare experts are available Monday through Friday from 6 am - 5 pm Pacific Time. Please note the deadline to enroll is June 5, 2018.

Your Enrollment Code: <<Code>>

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.

For more information: We sincerely regret any inconvenience or concern that this matter may cause you, and remain dedicated to protecting your information. If you have any questions, please contact MyIDCare at 800-939-4170.

Sincerely,

Kelly Curt.

Kelly Curtin Chief Financial Officer

STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR INFORMATION

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by 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 also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <u>http://www.annualcreditreport.com/</u>, calling toll-free 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 this form at <u>https://www.annualcreditreport.com/cra/requestformfinal.pdf</u>. You also can contact one of the following three national credit reporting agencies:

TransUnion	Experian	Equifax	Free Annual Report
P.O. Box 1000	P.O. Box 9532	P.O. Box 105851	P.O. Box 105281
Chester, PA 19016	Allen, TX 75013	Atlanta, GA 30348	Atlanta, GA 30348
1-877-322-8228	1-888-397-3742	1-800-525-6285	1-877-322-8228
www.transunion.com	www.experian.com	www.equifax.com	annualcreditreport.com

Fraud Alert: 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 the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at http://www.annualcreditreport.com.

Security Freeze: In some U.S. states, you have the right to put a security freeze on your credit file. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. If you request a security freeze from a consumer reporting agency there may be a fee up to \$10 to place, lift or remove the security freeze. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC or from your respective state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission 600 Pennsylvania Ave, NW Washington, DC 20580 consumer.ftc.gov, and www.ftc.gov/idtheft 1-877-438-4338

You also have certain rights under the Fair Credit Reporting Act (FCRA), including: to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information, as well as others. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <u>http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf</u>.