Return Mail Processing Center PO Box 6336 Portland, OR 97228-6336

<<Name 1>> <<Address1>> <<Address2>> <<City>>, <<ST>> <<ZIP>>

<<Date>>

Subject: Notice of Data Breach

Dear <<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 May 3, 2018, we discovered that on May 2, 2018, an employee email account was accessed without authorization. We immediately conducted an investigation to determine the scope of the problem, and reported the incident to local law enforcement. We also engaged a digital forensics firm to assist with the investigation, and the investigation confirmed that your personal information may have been acquired without authorization. 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 names, Social Security numbers, driver's license numbers, and health or insurance information.

What Are We Doing? As soon as we detected the 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 client 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 pages to protect your personal information. You can also enroll in the services we are offering through Experian. These services include 12 months of credit monitoring, identity monitoring, and a \$1,000,000 identity theft insurance reimbursement policy, exclusive educational materials and fully managed identity theft recovery services. To enroll in credit monitoring services, one must be a U.S. citizen and be at least 18 years of age. Further information about Experian's services is included on the following page.

We encourage you to contact Experian and enroll in the free services by calling 877-288-8057 or visiting https://www.experianidworks.com/3bcredit and using the Activation Code provided in this letter. Experian representatives are available Monday through Friday from 6 a.m. to 5 p.m. Pacific Time. Please note the deadline to enroll is November 11, 2018. Your Activation Code is: <<Code>>.

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 about the matter, please call 877-853-3046 Monday through Friday 6 a.m. to 6 p.m. Pacific Time.

Sincerely,

Adam Angert, Holtey Law

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. 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 IdentityWorks Credit 3B Now in Three Easy Steps

- 1. ENROLL by: 11.11.18 (Your code will not work after this date.)
- 2. VISIT the Experian IdentityWorks website to enroll: https://www.experianidworks.com/3bcredit PROVIDE the Activation Code: <<Code>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number **DB08172** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARE**TM: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at https://www.experianidworks.com/3bcredit or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, 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 877-288-8057.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and 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.

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 <u>http://www.annualcreditreport.com</u>.

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 CommissionMar600 Pennsylvania Ave, NW200 SWashington, DC 20580Balticonsumer.ftc.gov, andoag.swww.ftc.gov/idtheft1-881-877-438-43381-88

Maryland Attorney General 200 St. Paul Place Baltimore, MD 21202 oag.state.md.us 1-888-743-0023 North Carolina Attorney General 9001 Mail Service Center Raleigh, NC 27699 ncdoj.gov 1-877-566-7226 Rhode Island Attorney General 150 South Main Street Providence, RI 02903 http://www.riag.ri.gov 401-274-4400

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>