

820 A1A North, Suite W-4 Ponte Vedra Beach, FL 32082

# IMPORTANT INFORMATION PLEASE READ CAREFULLY

<<Date>>
<FirstName>> <<LastName>>
<Address1>>
<Address2>>
<City>>, <<State>> <<ZiP>>

Dear <<FirstName>>,

The privacy and security of your personal information is of utmost importance to Natural Life Collections, Inc. ("Natural Life") and we are continuously improving our processes and systems to ensure your information is secure. We wanted to make you aware of recent unauthorized access to Natural Life's cardholder payment data, including yours.

After identifying suspicious activity within our e-Commerce server, we immediately commenced a prompt and thorough investigation into the incident. Working with our forensic investigators and IT advisors, we learned that certain customer credit card information might have been acquired by an unauthorized party from our e-Commerce payment portal related to the provision of checkout services when purchasing Natural Life products. The compromise of our e-Commerce checkout page occurred on September 18, 2016 and may impact the security of credit cards customers used for purchases through our site, naturallife.com, from September 18, 2016 to September 23, 2016.

Based on our investigation, we can confirm that the information potentially involved in this incident may have included your name, billing and shipping address, credit card number, card expiration date and CVV (3 or 4 digit code on the front or back of the card). It is also possible that your email address and password you use to make purchases through naturallife.com was involved.

To date, we are not aware of any reports of identity fraud as a direct result of this incident. Out of an abundance of caution, however, we wanted to make you aware of the incident and suggest steps you should take to protect against potential misuse of your credit card information.

Enclosed you will find precautionary measures you can take to protect your personal information, including placing a Fraud Alert and/or Security Freeze, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements for fraudulent or irregular activity on a regular basis.

You should also call your bank or card issuer if you see any suspicious transactions (from September 18, 2016 to the present). The policies of the payment card brands such as Visa, MasterCard, American Express and Discover provide that you are not liable for any unauthorized charges if you report them in a timely manner. You should also ask your bank or card issuer whether a new card should be issued to you. We also recommend changing the password you use to access naturallife.com.

Your trust is a top priority for Natural Life, and we deeply regret the inconvenience this may cause. The privacy and protection of our customers' information is a matter we take very seriously and we constantly enhance our processes and systems. Since learning of the incident on September 23, 2016, we promptly deactivated all active administrator accounts temporarily, initiated a mass password reset for those accounts and blocked any foreign IP addresses from accessing our administrator accounts going forward.

If you have any further questions regarding this incident, please call us at during regular business hours to speak to the Customer Experience Department. Natural Life values your business, and we look forward to your continued patronage.

Sincerely,

Patti Flughes
President and CEO
Natural Life Collections, Inc.

#### - ADDITIONAL PRIVACY SAFEGUARDS INFORMATION -

#### 1. Placing a Fraud Alert.

You may place an initial 90-day "Fraud Alert" on your credit files. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

 Equifax
 Experian
 TransUnion LLC

 P.O. Box 105069
 P.O. Box 2002
 P.O. Box 2000

 Atlanta, GA 30348
 Allen, TX 75013
 Chester, PA 19016

 www.equifax.com
 www.experian.com
 www.transunion.com

 1-800-525-6285
 1-888-397-3742
 1-800-680-7289

#### 2. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze Experian Security Freeze PO Box 105788 PO Box 9554 P.O. Box 2000
Atlanta, GA 30348 Allen, TX 75013 Chester, PA 19016
<a href="http://www.freeze.equifax.com">http://www.freeze.equifax.com</a>
1-800-685-1111 1-888-397-3742 1-888-909-8872

1-800-349-9960 (NY residents only)

## Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from <u>each</u> of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or request your free credit reports online at www.annualcreditreport.com. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

### 4. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade

Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If you live in *Maryland*, in addition to the FTC, the Maryland Office of the Attorney General can also be contacted to obtain information on the steps you can take to avoid identity theft:

Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 1-888-743-0023 www.ong.state.md.us

If you live in *North Carolina*, in addition to the FTC, the North Carolina Office of the Attorney General can also be contacted to obtain information on the steps you can take to prevent identity theft:

North Carolina Department of Justice Office of the Attorney General 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-566-7226 www.ncdoj.com

Instances of known or suspected identity theft should also be reported to law enforcement.

If you live in *Iowa*, you may also report suspected incidents of identity theft to local law enforcement or the Iowa Attorney General:

Office of the Iowa Attorney General Consumer Protection Division 1305 East Walnut Street Des Moines, IA 50319 Telephone: (515) 281-5164

Toll-free: (888) 777-4590 (outside of Des Moines metro area, lowa only)

Fax: (515) 281-6771

www.iowaattomeygeneral.gov