

Nordic Consulting Partners, Inc. 740 Regent Street, Suite #400 Madison, WI 53715

July XX, 2016

[Insert Recipient's Name] [Insert Address] [Insert City, State, Zip]

RE: Notice of Data Breach

Please read this entire letter.

Dear [Insert name]:

We are writing to inform you that certain of your personal information may have been exposed to others. While we have no reason to believe that this information has been or will be used inappropriately, we would like to let you know what happened, what information was involved, what we have done to address the situation, and to remind you of what you can do to protect your continued privacy.

What Happened

As we explained in our July 21, 2016 and July 22, 2016 emails, on July 21, 2016, an incident occurred in which an e-mail with the wrong attachment was sent out to current and former Nordic employees. Shortly after sending, the error was caught and IT employed a tool to recall the message and delete it from recipients' inboxes within Nordic's domain. For those with non-Nordic email accounts to whom it was sent, we have reached individually to confirm a hard deletion of this e-mail.

As a result of this incident, your personal information may have been exposed to others. Please be assured that we have made this incident a company priority and are taking every step necessary to address it and prevent it from happening again.

What Information Was Involved

The email attachment contained names, addresses, dates of birth, social security numbers, and the names of insurance plans of Nordic's employees and their dependents who were on Nordic's medical insurance in 2015, as well as general employee census data (name and some social security numbers) regarding employees (current and former) as of April 21, 2016.



What We Are Doing

To help protect your identity, we are offering a **complimentary** five-year membership of Experian's ProtectMyID Alert. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft.

If you have not already done so, you can activate ProtectMyID® Now as follows:

- 1. ENSURE **That You Enroll By: October 31, 2016** (Your code will not work after this date.)
- 2. VISIT the ProtectMyID Web Site to enroll: www.protectmyid.com/alert
- 3. PROVIDE Your Activation Code: [code]

If you have questions or need an alternative to enrolling online, please call (877) 297-7780 and provide engagement #: [engagement number].

Additional details regarding your 60-MONTH ProtectMyID® Membership:

A credit card is not required for enrollment.

Once your ProtectMyID® membership is activated, you will receive the following features:

- Free copy of your Experian credit report
- Surveillance Alerts for:
 - **Daily Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian credit report.
- Identity Theft Resolution & ProtectMyID° ExtendCARE: Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
 - o It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID® membership has expired.



• \$1 Million Identity Theft Insurance¹: Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in ProtectMyID° is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID°, 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 877-297-7780.

What You Can Do

Please review the enclosed "Reference Guide" included with this letter, which describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission regarding identity theft protection and additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s).

For More Information

Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact Vicki Ryan, Director of HR, 608-395-3228. We sincerely apologize for this incident, regret any inconvenience it may cause you and encourage you to take advantage of Experian's services.

Sincerely,

Eric Sampson

Chief Operations Officer

¹ 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.

Reference Guide

In the event that you ever suspect that you are a victim of identity theft, we encourage you to consider taking the following steps:

<u>Contact the Federal Trade Commission.</u> You can contact the Federal Trade Commission's Consumer Response Center at 600 Pennsylvania Avenue, NW, Washington, DC, 20580 or at http://www.ftc.gov/bcp/menus/business/data.shtm, to obtain more information about steps you can take to avoid identity theft.

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually; they provide your free report only through the website or toll-free number.

When you receive your credit report, review the entire report carefully. Look for any inaccuracies and/or accounts you don't recognize, and notify the credit bureaus as soon as possible in the event there are any.

Place a Fraud Alert on Your Credit File: To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus.

Equifax	P.O. Box 740241 Atlanta, Georgia 30374-0241	877-478-7625	www.equifax.com
Experian	P.O. Box 9532 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790	800-680-7289	www.transunion.com

<u>Place a Security Freeze on Your Credit File.</u> You may wish to place a "security freeze" on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can request a security freeze by contacting the credit bureaus at:

Equifax	P.O. Box 105788 Atlanta, Georgia 30348	www.equifax.com
Experian	P.O. Box 9554 Allen, Texas 75013	www.experian.com
TransUnion	Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790	www.transunion.com

The credit bureaus may charge a reasonable fee to place a freeze on your account, and may require that you provide proper identification prior to honoring your request. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)

- 2. Social Security number
- 3. Date of birth
- 4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years.
- 5. Proof of current address, such as a current utility bill or telephone bill
- 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- 7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to law enforcement agency concerning identity theft
- 8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

Placing a security freeze on your credit file may delay, interfere with, or prevent timely approval of any requests you make for credit, loans, employment, housing or other services. For more information regarding credit freezes, please contact the credit reporting agencies directly.

<u>Contact the U.S. Federal Trade Commission</u>. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission ("FTC"). If you believe you identity has been stole, the FTC recommends that you take these additional steps.

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can learn more about how to protect yourself from becoming an identity theft victim of by contacting the FTC:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-IDTHEFT (438-4338)

For Maryland Residents: You can obtain information from the Maryland Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Maryland Attorney General at:

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

For Massachusetts Residents: You have a right to request from us a copy of any police report filed in connection with this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5 each to place, temporarily lift, or permanently remove a security freeze.

<u>For North Carolina Residents:</u> You can obtain information from the North Carolina Office of the Attorney General about steps you can take to help prevent identity theft. You can contact Attorney General Roy Cooper's Consumer Hotline toll-free within North Carolina at 1-877-5-NO-SCAM or (919) 716-6000.



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July XX, 2016

[Insert Recipient's Name] [Insert Address] [Insert City, State, Zip]

RE: Notice of Data Breach

Please read this entire letter.

To the Parent or Guardian of [Insert name]:

We are writing to inform you that certain of your minor's personal information may have been exposed to others. While we have no reason to believe that this information has been or will be used inappropriately, we would like to let you know what happened, what information was involved, what we have done to address the situation, and to remind you of what you can do to protect your continued privacy.

What Happened

As we explained in our July 21, 2016 and July 22, 2016 emails, on July 21, 2016, an incident occurred in which an e-mail with the wrong attachment was sent out to current and former Nordic employees. Shortly after sending, the error was caught and IT employed a tool to recall the message and delete it from recipients' inboxes within Nordic's domain. For those with non-Nordic email accounts to whom it was sent, we have reached individually to confirm a hard deletion of this e-mail.

As a result of this incident, your minor's personal information may have been exposed to others. Please be assured that we have made this incident a company priority and are taking every step necessary to address it and prevent it from happening again.

What Information Was Involved

The email attachment contained names, addresses, dates of birth, social security numbers, and the names of insurance plans of Nordic's employees and their dependents who were on Nordic's medical insurance in 2015, as well as general employee census data regarding some current and former employees.



What We Are Doing

To help protect your minor's identity, we are offering you, the parent or guardian, a **complimentary** five-year membership in Family Secure from Experian. Family Secure monitors your minor's Experian credit file to notify you of key changes. In addition, Family Secure will tell you if the minor has a credit report, a potential sign that his or her identity has been stolen.

If you have not already done so, you can activate Family Secure® Now as follows:

- 1. ENSURE **That You Enroll By: October 31, 2016** (Your code will not work after this date.)
- 2. VISIT the Family Secure Web Site to enroll: www.familysecure.com/enroll
- 3. PROVIDE Your Activation Code: [code]

If you have questions or need an alternative to enrolling online, please call (888) 276-0529 and provide engagement #: [engagement number].

Additional details regarding your 60-MONTH Family Secure® Membership:

A credit card is not required for enrollment.

Once your Family Secure® membership is activated, you will receive the following features:

Parent or Legal Guardian:

- Daily monitoring of your minor's Experian credit report with email notification of key changes, as well as monthly "no-hit" reports
- 24/7 credit report access: Unlimited, on-demand Experian reports and scores
- Experian credit score illustrator to show monthly score trending and analysis.

Children:

- Monthly monitoring to determine whether enrolled minors in your household have an Experian credit report
- Alerts of key changes to your minor's Experian credit report

All Members:

 Identity Theft Resolution assistance: Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help



contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies

\$2,000,000 Product Guarantee

Once your enrollment in Family Secure is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about Family Secure, 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 888-276-0529.

What You Can Do

Please review the enclosed "Reference Guide" included with this letter, which describes additional steps you can take to help protect your minor, including recommendations by the Federal Trade Commission regarding identity theft protection and additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s).

For More Information

Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact Vicki Ryan, Director of HR, 608-395-3228. We sincerely apologize for this incident, regret any inconvenience it may cause you and encourage you to take advantage of Experian's services.

Sincerely,

Eric Sampson

Chief Operations Officer

¹The Family Secure Product Guarantee is not available for Individuals who are residents of the state of New York.

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