



<<Date>> (Format: Month Day, Year)

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## Notice of Data Breach

Dear REI partner,

We appreciate your partnership and hope you are doing well during these difficult times. We are reaching out to inform you of a recent cybersecurity incident impacting REI Co-op that may have impacted personal information you provided to us.

### What Happened?

In your past interactions with REI Co-op, you provided certain information to us as part of our business relationship with you. On May 13, 2020, REI discovered that some of this information may have been accessible to an unauthorized outside party. While we have no evidence that anyone improperly viewed or downloaded the information, we are notifying you as a precaution and offering access to identity monitoring services at no cost to you, should you wish to enroll. We deeply regret any worry or inconvenience this may cause you.

### What Information Was Involved?

The information that may have been accessed was contained in forms you provided to us via email, such as W-9 tax forms, supplier set-up forms, or contributor submission agreements. Specific pieces of personal information we believe could have been exposed include your name, physical address, email address, and social security number.

### What Are We Doing?

As soon as the unauthorized activity was discovered, our security team resecured our systems and implemented new security measures to prevent further unauthorized access. We notified appropriate law enforcement personnel and enlisted an outside cybersecurity firm to conduct a full review of the impacted systems and data. We are committed to protecting your information and have increased our long-term investment in system security measures in response to this incident.

### What You Can Do

We recommend that you independently verify any unexpected or unusual communications purporting to come from REI, especially if they direct you to click on a link or provide additional personal information. You can verify that a communication is legitimate by calling your existing contact at the Co-op (via the phone number you would normally use to reach us).

We have no indication that any of your information was actually viewed, stolen, or misused. However, we are offering you access to an identity monitoring service at no cost to you for one year, should you wish to activate. Additional information about how to activate your credit monitoring is enclosed below. Your identity monitoring services include Credit Monitoring, a Current Credit Report, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.idheadquarters.com> to activate and take advantage of your identity monitoring services.

You have until **December 7, 2020** to activate your identity monitoring services.

Membership Number: <<Member ID>>

If you have questions, please call 1-???-???-???, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time. On behalf of REI, we regret any inconvenience this may cause you, and hope to continue partnering with you in the future.

Sincerely,

Gina Cox  
Director, Information Security & Privacy  
REI Co-op

## **Tips to Help Protect Your Personal Information**

**Review Credit Reports.** You may obtain a free copy of your credit report maintained by each of the three credit reporting agencies by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling toll-free 877-322-8228. Review the reports carefully, and if you find anything you do not understand or that is incorrect, contact the appropriate credit reporting agency. Credit reporting agencies must investigate your report, and remove inaccurate, incomplete, or unverifiable information.

**Fraud Alerts and Security Freezes.** You may also consider contacting the credit reporting agencies directly if you wish to put in place a fraud alert or a security freeze. A fraud alert will notify any merchant checking your credit history that you may be the victim of identity theft and that the merchant should take additional measures to verify the application. Contacting any one of the three agencies will place an alert on your file at all three. A security freeze restricts all creditor access to your account, but might also delay any requests you might make for new accounts. Enquire with the credit reporting agencies for their specific procedures regarding security freezes.

- Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241
- Experian: 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com); P.O. Box 9554, Allen, TX 75013
- TransUnion: 1-800-916-8800; [www.transunion.com](http://www.transunion.com); Fraud Victim Assistance Division, P.O. Box 2000, Chester, PA 19022-2000

**Contact the Federal Trade Commission.** The Federal Trade Commission also provides information about how to avoid identity theft and what to do if you suspect your identity has been stolen. Visit [IdentityTheft.gov](http://IdentityTheft.gov), or contact the Federal Trade Commission, Identity Theft Clearinghouse, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, 1-877-ID-THEFT (877-438-4338).

**IF YOU ARE A NORTH CAROLINA RESIDENT:** You may also obtain information about preventing identity theft from the North Carolina Attorney General's Office. This office can be reached at: North Carolina Department of Justice, 9001 Mail Service Center, Raleigh, NC 27699-9001, (877) 566-7226, [www.ncdoj.com](http://www.ncdoj.com)

**IF YOU ARE A NEW YORK RESIDENT:** You may also obtain information about preventing identity theft from the New York Department of State's Division of Consumer Protection. This office can be reached at: New York State Division of Consumer Protection, 123 William Street, New York, NY 10038-3804, 1 (800) 697-1220, [www.dos.ny.gov/consumerprotection](http://www.dos.ny.gov/consumerprotection).

**IF YOU ARE A MARYLAND RESIDENT:** You may also obtain information about avoiding identity theft from the Maryland Attorney General's Office. This office can be reached at: Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, [www.oag.state.md.us](http://www.oag.state.md.us)

## **TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES**

You have been provided with access to the following services from Kroll:

### **Triple Bureau Credit Monitoring and Single Bureau Credit Report**

Your current credit report is available for you to review. You will also receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you will have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

### **Web Watcher**

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

### **Public Persona**

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you'll receive an alert.

### **Quick Cash Scan**

Quick Cash Scan monitors short-term and cash-advance loan sources. You will receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

### **\$1 Million Identity Fraud Loss Reimbursement**

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.