November DATE, 2016

NAME ADDRESS CITY STATE

RE: Important Security Notice

Dear Valued Yummie Customer,

I am writing to inform you of a data security incident that we have just uncovered, which involved your personal information. Between October 4, 2016 and November 1, 2016, malicious "credit card skimming" software was installed by an unauthorized foreign party on the front end of our website, www.yummielife.com, without our knowledge or consent. Consequently, when you recently made a purchase from our website, your personal data was illegally diverted, including your name, billing address, credit card number, expiration date and card security/access code, and your user name and password.

As soon as we discovered this security breach on November 1, 2016, we immediately took action to remove the credit card skimming software and eliminate any further exposure. We have reported this incident to law enforcement authorities and will provide them any information and assistance we can to identify the hackers.

Since we began operating our website in 2008, this is the first such personal data theft we have ever experienced and it occurred despite our efforts to maintain the security of our website. As part of our efforts to assure that your personal information remained private, our website is set up so that your credit card information is not stored on our computers. Instead, it goes directly to the credit card processor, with no one at Yummie ever having access to any of your credit card information. However, unknown to us, due to the hack, when you made a recent purchase and entered your credit card information, the hacker was able to "skim" the information you input, obtaining its own copy at the same time the information was transmitted to the credit card processor.

While the hack affected relatively few of our loyal customers, unfortunately, we have determined that you are among those affected. We deeply regret this invasion of your personal information. Besides providing you with the various recommendations to prevent or minimize the misuse of your data listed below, we have set up a \$100 online gift card for your next purchases, in appreciation of your loyalty and this most unfortunate situation. You can use your gift card by entering COUPONCODE at check out when you make your next purchase on <u>www.yummielife.com</u>.

We strongly recommend that you immediately pursue the following:



- 1. Notify your credit card issuer of this situation and obtain a replacement card to avoid or minimize any liability for fraudulent charges.
- 2. Review your recent credit card transactions in the last month, advising the issuer of any unauthorized charges.
- 3. Change and reset your user name and password on www.yummielife.com.
- 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).
- 5. File a complaint with the FTC to be added to their identity theft data clearing house, which is a data base made available to law enforcement agencies. To do so, go to www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You can also get FTC tips on how to avoid identity theft by obtaining a copy of Take Charge: Fighting Back Against Identity Theft to be found on the FTC's website at www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt04.shtm.
- 6. Obtain a credit card report from one or all of the three major credit agencies listed below and check to be sure you have approved all the listed requests for credit. Once every twelve months, you are entitled to obtain a free credit report from each agency by calling 1-877-322-8228 or by logging onto www.annualcreditreport.com. The three major U.S. credit reporting agencies are:

Equifax (800) 685-1111 www.equifax.com Equifax Credit Information Services, Inc. P.O. Box 740241 Atlanta, GA 30374

(888) 397-3742 www.experian.com Experian P.O. Box 2002 Allen, TX 75013

Experian

TransUnion (800) 680-7289 www.transunion.com TransUnion P.O. Box 2000 Chester, PA 19016-2000

These credit reporting agencies can also give you further precautionary steps to take. Both we and the FTC recommend that you remain vigilant by periodically reviewing account statements and monitoring free credit reports for incidents of fraud and identity theft.

7. Place a fraud alert on your credit reports. Your 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 the consumer fraud division of the credit reporting agencies.

8. In many states, you can place a security freeze on your credit file with the credit reporting agencies. 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 or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the 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.

Should you have any questions or wish to speak to one of our customer service representatives, please contact us at the following telephone number: 1-(888) 986-6438.

Again, please accept our sincere apologies for this incident and the aggravation it has and will cause you in restoring protection of your personal information. This sort of intrusion is, as I am sure you know, an all too common occurrence, affecting millions of consumers and some of the largest and most sophisticated retailers and financial institutions, despite the best efforts of all concerned to protect customer information.

We greatly value your business and look forward to continuing to provide you with wonderful Yummie garments in the future. Rest assured, we will do our utmost to respect and protect your privacy.

Thank you for your continued support and understanding.

Sincerely,

Richard Rothfeld General Counsel YUMMIE BY HEATHER THOMSON