

September 21, 2021

«First_Name» «Last_Name»
«Street» «Street2»
«City», «State» «Zip»

Notice of Data Breach

Dear «First_Name»:

We are reaching out to provide you with the following additional information to the e-mail communications that you have already received about recent unauthorized activity on network. Your continued patience and cooperation throughout this process is greatly appreciated.

What Happened?

We have learned that there was unauthorized activity on our network that occurred on August 10th involving the personal information of our former, current, or prospective employees and contractors, including information we may have about these individuals' dependents and beneficiaries. We identified the suspicious activity on the same day and took immediate action by launching an internal investigation and retaining external experts. Upon determining that this was a security issue on August 21st, we took steps to understand the nature and scope of this incident while working to protect your personal information. We also notified appropriate authorities. As of this notice, we are not aware of any misuse of your personal information as a result of this incident.

What Information Was Involved?

The personal information involved in this security incident included name, personal information such as Social Security number, contact information such as telephone number and email address, as well as payroll and other human resources information. As of this notice, we believe that this incident may have impacted 1,810 of our employees and contractors worldwide.

What We Are Doing.

We have engaged two incident response firms to contain, respond, and mitigate the impacts of the incident. We continue to monitor for any activity resulting from the incident.

Cloud migration will be accelerated and enterprise grade security controls will be enabled to protect our data. We continue to review our current processes for opportunities to further enhance our security.

Although we believe that this incident has been fully contained, we are communicating with our employees and contractors out of an abundance of caution. We have arranged for you to receive twenty-four (24) months of free identity theft protection services. Information about how to enroll is provided below.

What You Can Do.

We are notifying you about this incident so you may take any steps you feel are appropriate to protect your information. We encourage you to remain vigilant and regularly review and monitor relevant account statements and credit reports for any unauthorized activity. Please notify us if you believe that there may have been any such unauthorized activity arising from this incident.

For those individuals located in the United States, please see the information below. For individuals located outside the United States, your respective governmental authorities and/or private entities, such as consumer reporting agencies, may have relevant resources that are available to you.

You may obtain a copy of your credit report, free of charge, once every twelve (12) months from each of the three nationwide credit reporting agencies. You may wish to stagger your requests so that you receive a free report by one of the three credit reporting agencies every four months. To order your report, please visit www.annualcreditreport.com, call toll free at 1-877-322-8228, or mail a request to: Annual Credit Report Request Services, P.O. Box 105281, Atlanta, GA 30348-5281.

Please review your credit report carefully to ensure the information contained in it is accurate. If you see anything on your credit report that appears to be incorrect, contact the credit reporting agency. Report suspected incidents of identity theft immediately to the Federal Trade Commission (“FTC”), local law enforcement, and/or your state’s Attorney General.

The FTC and your state’s Attorney General can provide additional information on identity theft. You can also obtain information about fraud alerts and security freezes from these agencies.

- You can contact the FTC on its toll-free Identity Theft helpline: 1-877-438-4338. The FTC’s website is www.identitytheft.gov and its address is Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580.
- Contact information for your state’s Attorney General can be found at <http://www.naag.org/naag/attorneys-geberak/whos-my-ag.php>. For example:
 - **District of Columbia Residents:** Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington, D.C. 20001, <https://oag.dc.gov/>, Telephone: (202) 727-3400.
 - **Iowa Residents:** Office of the Attorney General for Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, <https://www.iowaattorneygeneral.gov/>, Telephone: 515-281-5164.
 - **Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.
 - **North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.com/, Telephone: 1-919-716-6400.
 - **Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.
 - **Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400.

You can also place a fraud alert with the major credit reporting agencies on your credit files. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. A fraud alert lasts 90 days and requires potential creditors to use “reasonable policies and procedures” to verify your identity before issuing credit in your name. You can keep the fraud alert in place at the credit reporting agencies by calling again after 90 days.

The three national credit reporting agencies contact information to place a fraud alert is as follows:

- Equifax, P.O. Box 740256, Atlanta, GA 30348, www.equifax.com, 1-800-766-0008
- Experian, P.O. Box 9701, Allen, TX 75013, www.experian.com, 1-888-397-3742
- TransUnion Fraud Victim Assistance Dept., P.O. Box 2000, Chester, PA 19016, www.transunion.com, 1-800-680-7289

You only need to contact one of these credit reporting agencies using only one of these methods, because as soon as one of the three credit reporting agencies confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters from the credit reporting agencies in the mail and will then be able to order all three credit reports, free of charge, for your review.

You can also place a security freeze on your credit files, so that someone who fraudulently acquires your personal information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting agencies listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze varies by the state you live in and for each credit reporting agency. For example, in Massachusetts there is no charge for a security freeze, while in other states you may be charged a fee of up to \$10.00 to place a freeze, lift, or remove a freeze. However, if you are a victim of identity theft, there may be no charge to place the freeze.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items.

For More Information.

Your trust is very important to us and we want to assure you that we take this situation seriously. We understand that this incident may cause you inconvenience or concern. If you have any questions or need further assistance, please reach out to us at 866-243-0734.

Sincerely,



Frances M. Zipp
President & CEO

FOR INDIVIDUALS IN THE UNITED STATES



<<First_Name>> <<Last_Name>>

Enter your Activation Code: <<Codes>>

Enrollment Deadline: December 31, 2021

Equifax Credit Watch™ Gold

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts², which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock³
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁴

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of <<Codes>> then click “Submit” and follow these 4 steps:

1. Register:

Complete the form with your contact information and click “Continue”.

If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. Create Account:

Enter your email address, create a password, and accept the terms of use.

3. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click ‘Sign Me Up’ to finish enrolling.

You’re done!

The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

¹WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. ²The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. ³Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com ⁴The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



Enter your Activation Code: <<Codes>>
Enrollment Deadline: December 31, 2021

Equifax Child Monitoring Package (for Equifax Credit Watch™ Gold members)

Key Features

- Child Monitoring for up to four children under the age of 18
- Emailed notifications of activity on the child's Equifax credit report

Enrollment Instructions

Parent/guardian, after completing your enrollment in Equifax Credit Watch™ Gold:

Return to www.equifax.com/activate

Enter your unique Activation Code of <<Codes>> for Equifax Child Monitoring Package then click "Submit" and follow these additional steps.

1. Sign In:

Click the 'Sign in here' link under the "Let's get started" header.

Sign in with your email address and password you created when initially creating your account.

2. Checkout:

Click 'Sign Me Up' to finish your enrollment.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features and enroll minor children.

How to Add Minors to Your Equifax Child Monitoring Package

You will be able to add minors to your Equifax Child Monitoring Package through your product dashboard.

1. Sign in to your account to access the "Your People" module on your dashboard.
2. Click the link to "Add a Child"
3. From there, enter your child's first name, last name, date of birth and social security number.

Repeat steps for each minor child (up to four)

Equifax will then create an Equifax credit file for your child, lock it and then alert you if there is any activity on that child's Equifax credit file. You can add up to 4 children under the age of 18 with your Equifax Child Monitoring Package.