

August 30, 2019

Name  
Address  
City, State, Zip

## **Notice of Data Breach**

Dear <Name>,

We are contacting you because '47 Brand, LLC ("47 Brand") recently experienced a data security incident that could potentially affect some of your personal information. Please review this letter carefully to learn about the incident and about resources you can use to monitor your personal information and help protect against identity theft.

### **What Happened?**

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Between April 30 - May 1, 2019, an unauthorized person potentially gained access to information you keyed in during the '47 Brand checkout process, affecting certain transactions and attempted transactions on [www.47brand.com](http://www.47brand.com). While '47 Brand does not store credit card information on its systems, the intruder was potentially able to capture such information as it was entered. '47 Brand first discovered suspicious activity on May 1st and after extensive analysis recently identified you as someone who may be impacted.

### **What Information Was Involved?**

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The potentially-affected information includes any information that you entered during the '47 Brand checkout process on [www.47brand.com](http://www.47brand.com), including your name, credit or debit card number and expiration date (and card verification value, the three digit code on the back of your card), and email and mailing address.

### **What We are Doing**

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'47 Brand takes this event very seriously. After detecting unusual activity, we took immediate steps to identify and contain the intrusion. We cut off access immediately after we discovered and verified the incident, and are working with third-party security experts to further harden our defenses against similar attacks in the future. In addition, we have retained TransUnion, a specialist in identity theft protection, to provide you with 12 months of identity protection services, free of charge. Instructions for accessing these services are set forth below.

### **What You Can Do**

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We recommend that you contact your credit or debit card company or bank to request a replacement card for the card you used on [www.47brand.com](http://www.47brand.com). We also recommend you change your password for any of your other web accounts for which you use the same password as for the '47 Brand site listed above. And as always, we recommend that you remain vigilant for incidents of fraud and identity theft, including by regularly viewing your account statements and monitoring your free credit reports.

As an added precaution, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (myTrueIdentity) for one year provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go to the myTrueIdentity website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as "Enter Activation Code", enter the following unique 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code 697184 and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and November 30, 2019. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

For more information on how you can help protect yourself, please review the enclosed *Steps You Can Take to Protect Yourself From Identity Theft*.

#### **For More Information**

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If you have any further questions or concerns about this incident, feel free to contact us at <phone> or by email at <email@email.com>. We thank you for your continued support.

-- '47 Brand

## **Steps You Can Take to Protect Yourself From Identity Theft**

### **1. Review your account statements and credit reports and notify law enforcement and '47 Brand of suspicious activity.**

Even if you do not feel the need to register for a credit monitoring service, as a precautionary measure, we recommend that you regularly review statements from your bank, credit card, and other accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1.877.322.8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies:

#### **Equifax**

P.O. Box 740241  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)  
1.888.766.0008

#### **Experian**

P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
1.888.397.3742

#### **TransUnion**

P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://www.transunion.com)  
1.800.680.7289

When you receive your credit reports, look them over carefully. Look for accounts that you did not open and/or inquiries from creditors that you did not initiate. Also check to see if your personal information on the credit report is accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend that you remain vigilant in your review of your account statements and credit reports. You should promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission.

### **2. Consider placing a fraud alert or a security freeze on your credit files.**

**Fraud Alerts:** There are two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may request that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed above.

**Security Freezes:** You may have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Security freeze laws vary from state to state.

Keep in mind that when you place the freeze, you may not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. In addition, you may incur fees to place, lift and/or remove a credit freeze. The cost of placing, temporarily lifting, and removing a security freeze also varies by state, generally \$0 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting*

*company*. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies at the numbers above to find out more information.

**3. Learn more about how to protect yourself from identity theft.**

You may wish to review the Federal Trade Commission's guidance on how consumers can protect themselves against identity theft. For more information:

**Federal Trade Commission**  
600 Pennsylvania Avenue NW  
Washington, DC 20580  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)  
1.877.ID.THEFT (1.877.438.4338)

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

**Maryland Office of the Attorney General**  
Consumer Protection Division  
200 St. Paul Place, Baltimore, MD 21202  
1-888-743-0023  
<http://www.marylandattorneygeneral.gov>

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

**North Carolina Attorney General's Office**  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-5-NO-SCAM  
[www.ncdoj.gov](http://www.ncdoj.gov)

**For residents of Rhode Island:** You may also obtain information about preventing and avoiding identity theft from the Rhode Island Attorney General's Office:

**Office of the Attorney General**  
<http://www.riag.ri.gov/index.php>  
150 South Main Street  
Providence, RI 02903  
Toll Free: (401) 274-4400

**For residents of Massachusetts:** Under Massachusetts law, you have the right to obtain any police report filed in regard to 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.

Under Massachusetts law, you may also place, lift, or remove a security freeze on your credit reports, free of charge. You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742

<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872

<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.