

September ____, 2019

[FULL NAME]

[ADDRESS]

[CITY, STATE ZIP CODE]

RE: Notice of Data Breach

Dear [Mr./Ms.] [LAST NAME],

We are writing to you as a precautionary measure to let you know about a recent data security incident that may impact your personal information. We take the security of your personal information seriously, and want to provide you with information about this incident, our response, and steps you can take to prevent fraud, should you feel it necessary to do so.

What Happened? On approximately August 28, 2019, we learned that an unauthorized third party may have gained access to a communication containing your personal information. Such access may have occurred between April 16th and June 14th, 2019. While we found no definitive evidence confirming such unauthorized access, we are nonetheless notifying you regarding the incident out of an abundance of caution.

What Information Was Involved? Our investigation revealed that the communication that may have been compromised contained your name and [INSERT BRAND NAME] credit card number ending in [INSERT LAST 4 DIGITS] (together with the expiration date and security code for such card).

What We Are Doing. While we are continuing to investigate the incident, we have implemented security measures designed to prevent unauthorized third parties from obtaining unauthorized access to our email and related systems. Additionally, we are providing written notice of this incident to those who may be impacted so that they can take steps to prevent possible fraud. We will also be notifying applicable state regulators and consumer reporting agencies about this incident, where required.

What You Can Do. As a precautionary measure, we recommend that you:

- Use good judgment in not responding to emails or other inquiries by those posing as a financial institution or other entities seeking your personal information.
- Carefully review all account statements and, if anything seems suspicious, place a fraud alert on your credit file. A fraud alert tells creditors to contact you before opening any new accounts or changing your existing accounts.
- Check your credit reports periodically. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

You can also review the enclosed *Steps You Can Take to Protect Against Identity Theft and Fraud*, which includes additional guidance on steps you can take to better protect against the possibility of fraud and identify theft.



To help protect your identity, we are offering a complimentary one-year membership of Experian's IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by:** [ADD DATE] (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code:** [ACTIVATION CODE]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1 (877) 890-9332 by [ADD DATE]. Be prepared to provide engagement number [ADD ENGAGEMENT NUMBER] as proof of eligibility for the identity restoration services by Experian.

Additional information on the Experian IdentityWorksSM is enclosed.

For More Information. We sincerely regret any inconvenience or concern this incident may have caused you. If you have questions or concerns that are not addressed in this letter, please call Carol Sanginario at 212-485-2216.

Sincerely,

Paul Skordilis
President/GM
Securities Training Corporation



Steps You Can Take to Protect Against Identity Theft and Fraud

As a precautionary measure, we encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

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

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
800-680-7289
www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, list or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
(NY residents please call
1-800-349-9960)
www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
1-888-909-8872
www.transunion.com/credit-freeze

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or 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 they have been a victim. Instances of known



or suspected identity theft should be reported to law enforcement. This notice has not been delayed by law enforcement. An Armed Forces address does not indicate a military member's legal place of residence. If you provided an Armed Forces address, please contact us as soon as possible to provide us with your legal residence as your state's notice requirements may differ from the information provided to you above.



ADDITIONAL DETAILS REGARDING YOUR ONE-YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only¹.
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 1 (877) 890-9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each instance of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.