



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

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RE: Notice of Data Breach

Dear <<Name 1>>:

GFS, Inc. (“GFS”) writes to make you aware of a recent incident that may affect the security of some of your personal information. While we have no indication that your personal information has been misused, we are making you aware of the event, the steps we are taking in response, and steps you may take to better protect against possible misuse of your personal information, should you feel it appropriate to do so.

What Happened? On August 20, 2019, GFS became aware of suspicious activity relating to one of our office computers. We immediately launched an investigation and have been working diligently, with the assistance of a third-party computer forensic investigator, to determine the full nature and scope of this incident. Our investigation determined that an unauthorized actor gained unauthorized access to one of our office computers between August 13 and August 22, 2019. Although our investigation did not find any evidence that your personal information stored in our system was viewed or taken by the unauthorized actor, we will not be able to rule out that this could have happened, and we wanted to make you aware in an abundance of caution.

What Information Was Involved? The following types of your personal information may have been stored on our system and impacted by this incident: (1) name; (2) address; (3) Social Security number; (4) wage/salary information; (5) financial account information; and (6) date of birth.

What We Are Doing. The confidentiality, privacy, and security of personal information in our care is among our highest priorities. GFS has measures in place to protect the security of information in our possession. As part of our ongoing commitment to the security of personal information in our care, we are working to implement additional safeguards to better protect against unauthorized access to our systems. We reported this incident to the IRS and will also be reporting this incident to other appropriate government regulators as required by law.

As an added precaution, GFS is providing you with access to <<Data Elements>> months of credit monitoring and identity protection services from TransUnion at no cost to you. To enroll in this service, go to the *myTrueIdentity* website at www.MyTrueIdentity.com and, in the space referenced as “Enter Activation Code,” enter the 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 six-digit telephone passcode <<Insert static 6-digit Telephone Pass Code>> 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 <<Enrollment Deadline>>. 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.

What You Can Do. You can review the enclosed *Steps You Can Take to Protect Personal Information*. You can also enroll to receive the free credit monitoring services and identity protection services through TransUnion.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please contact Rebecca Browning at 714-998-4959, Monday through Thursday, from 8:30 am to 4:30 pm PST. We are committed to assisting our affected clients and their family members with the questions and issues that may arise from this incident.

Please know GFS takes the privacy and security of the personal information in our care very seriously and we sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Gary Gray". The signature is fluid and cursive, with the first name "Gary" and last name "Gray" clearly distinguishable.

Gary Gray
Owner
GFS, Inc.

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

In addition to enrolling in the complimentary services detailed above, we encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements and explanation of benefits, and to monitor your credit reports for suspicious activity and to detect errors. 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.

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

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

TransUnion

P.O. Box 160
Woodlyn, PA 19094
1-800-909-8872
www.transunion.com/credit-freeze

Equifax

PO Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

In order to request a security freeze, you will need to provide the following information:

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, provide the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, military identification, etc.);
7. 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.

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian

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

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008
www.equifax.com/personal/credit-report-services

ADDITIONAL INFORMATION

You can contact the IRS at www.irs.gov/Individuals/Identity-Protection for helpful information and guidance on steps you can take to address a fraudulent tax return filed in your name and what to do if you become the victim of such fraud. You can also visit www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft for more information.

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, 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 report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.

For Maryland residents, the Attorney General can be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; (888) 743-0023; and www.oag.state.md.us.

For North Carolina Residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, www.ncdoj.gov.

For New York Residents, The New York Attorney General provides resources regarding identity theft protection and security breach response at www.ag.ny.gov. The New York Attorney General can be contacted by phone at 1-800-771-7755; toll-free at 1-800-788-9898; and online at www.ag.ny.gov.