



Processing Center • P.O. BOX 141578 • Austin, TX 78714



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ACD1234

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JOHN Q. SAMPLE  
1234 MAIN STREET  
ANYTOWN US 12345-6789

March 14, 2016

## **RE: NOTICE OF DATA BREACH**

Dear John Sample,

Engineering Solutions & Products LLC (“ESP”) is writing to notify you of a data security incident that exposed some of your personal information as an employee of ESP. We are contacting you directly in an effort to protect you from any potential future harm and so that you can be alert to signs of any possible misuse of your information. We also describe below credit protection services we are providing to you free of charge and other steps you can take to protect against identity theft or fraud, including potential tax fraud.

### **What Happened?**

On February 29, 2016, we became aware of a data breach by which we believe a third party obtained access to copies of your 2015 W-2 income and tax withholding statements. This information was stolen by third parties utilizing criminal phishing techniques.

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

Our investigation has determined that the information involved in this incident included your name, employer name, address, social security number, and income information.

### **What Are We Doing to Protect You?**

We are aggressively investigating this situation. Upon discovering the incident, we immediately notified our information security personnel and reported the incident to the Internal Revenue Service (“IRS”), the Federal Bureau of Investigation (“FBI”), and the Cyber Division of Defense Security Services (“DSS”). We are continuing to work with these officials and others to investigate the matter and to determine if there are additional measures we can take that would be designed to help prevent similar incidents in the future.

We have been informed by the IRS that you may find that a fraudulent tax return has been filed using your personal information. If you find that has occurred, please follow the steps identified below to obtain assistance in connection with your tax return.



01-04-1-00

To help relieve concerns and restore confidence following this incident, we also have secured the services of AllClear ID to provide identity monitoring at no cost to you for 24 months. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft. The following AllClear ID protection services start on the date of this notice, and you can use them at any time during the next 24 months:

**AllClear SECURE:** The team at AllClear ID is ready and standing by if you need identity repair assistance. This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-877-615-3758 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

**AllClear PRO:** This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. To take advantage of the AllClear PRO service, you will need to provide your personal information to AllClear ID. You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by phone by calling 1-877-615-3758 using the following redemption code: Redemption Code.

Please note: additional steps may be required by you in order to activate the phone alerts and monitoring options, also included in this package. AllClear Secure Terms of Use are attached to this letter.

While certain services provided by AllClear ID are available even if you have not enrolled, we encourage you to enroll in the AllClear PRO product as soon as possible to ensure that you receive the broadest range of protections that are being provided.

### **What You Can Do**

To minimize risk of tax fraud, you may wish to file your tax return as soon as possible. We have provided the IRS with a comprehensive list of all affected individuals, and the IRS will put a proactive notation on those IRS records as a precaution. Please refer to [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for additional resources regarding tax fraud. If you find that you are a victim of identity theft tax fraud or your e-file return was rejected as a duplicate, you may obtain additional information at <https://www.irs.gov/Individuals/Data-Breach-Information-for-Taxpayers>. AllClear ID can assist you in navigating this IRS process.

In addition to the services offered above, we encourage you to review the enclosed information on how to better protect against identity theft or fraud. The enclosed information describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission (“FTC”) regarding identity theft protection and details on how to obtain credit reports and place a fraud alert or a security freeze on your credit file.

## **For More Information**

If you have any questions or need any additional information about this letter or any activities in connection with this incident, please do not hesitate to contact AllClear ID at 1-877-615-3758. Their trained staff will provide you with assistance in connection with your questions.

We deeply regret this incident and sincerely apologize for any inconvenience or concern this incident causes you. We take the confidentiality of our employees' personal information very seriously, and we will be doing all we can to continue to educate our workforce on how to identify and react to these continually evolving external threats.

Sincerely,

Douglas Fouser, President and CEO  
Engineering Solutions & Products LLC





## Information about Identity Theft Prevention

We recommend that you regularly review statements from your 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 listed below.

**Equifax:** P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, [www.equifax.com](http://www.equifax.com)  
**Experian:** P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)  
**TransUnion:** P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, [www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and 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 ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

**Federal Trade Commission, Consumer Response Center**  
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**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, [www.oag.state.md.us](http://www.oag.state.md.us)

**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)

**Fraud Alerts:** There are also 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 ask 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 below.

Equifax: 1-888-766-0008, [www.equifax.com](http://www.equifax.com)  
Experian: 1-888-397-3742, [www.experian.com](http://www.experian.com)  
TransUnion: 1-800-680-7289, [fraud.transunion.com](http://fraud.transunion.com)

**Credit Freezes:** You may have the right to put a credit freeze, also known as a security 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 credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit 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 as specified below to find out more information:



Equifax: P.O. Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)  
Experian: P.O. Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)  
TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, [freeze.transunion.com](http://freeze.transunion.com)

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

## AllClear Secure Terms of Use

If you become a victim of fraud using your personal information without authorization, AllClear ID will help recover your financial losses and restore your identity. Benefits include:

- 24 months of coverage with no enrollment required;
- No cost to you – ever. AllClear Secure is paid for by the participating Company.

### **Services Provided**

If you suspect identity theft, simply call AllClear ID to file a claim. AllClear ID will provide appropriate and necessary remediation services (“Services”) to help restore the compromised accounts and your identity to the state prior to the incident of fraud. Services are determined at the sole discretion of AllClear ID and are subject to the terms and conditions found on the AllClear ID website. AllClear Secure is not an insurance policy, and AllClear ID will not make payments or reimbursements to you for any financial loss, liabilities or expenses you incur.

### **Coverage Period**

Service is automatically available to you with no enrollment required for 24 months from the date of the breach incident notification you received from Company (the “Coverage Period”). Fraud events that occurred prior to your Coverage Period are not covered by AllClear Secure services.

### **Eligibility Requirements**

To be eligible for Services under AllClear Secure coverage, you must fully comply, without limitations, with your obligations under the terms herein, you must be a citizen or legal resident eighteen (18) years of age or older and have a valid U.S. Social Security number. Minors under eighteen (18) years of age may be eligible, but must be sponsored by a parent or guardian. The Services cover only you and your personal financial and medical accounts that are directly associated with your valid U.S. Social Security number, including but not limited to credit card, bank, or other financial accounts and/or medical accounts.

### **How to File a Claim**

If you become a victim of fraud covered by the AllClear Secure services (an “Event”), you must:

- notify AllClear ID by calling 1.855.434.8077 to report the fraud prior to expiration of your Coverage Period;
- provide proof of eligibility for AllClear Secure by providing the redemption code on the notification letter you received from the sponsor Company;
- fully cooperate and be truthful with AllClear ID about the Event and agree to execute any documents AllClear ID may reasonably require; and
- fully cooperate with AllClear ID in any remediation process, including, but not limited to, providing AllClear ID with copies of all available investigation files or reports from any institution, including, but not limited to, credit institutions or law enforcement agencies, relating to the alleged theft.

### **Coverage Under AllClear Secure Does Not Apply to the Following:**

Any expense, damage or loss:

- due to
  - any transactions on your financial accounts made by authorized users, even if acting without your knowledge, or
  - any act of theft, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any of your authorized representatives, whether acting alone or in collusion with you or others (collectively, your “Misrepresentation”);
- incurred by you from an Event that did not occur during your coverage period; or
- in connection with an Event that you fail to report to AllClear ID prior to the expiration of your AllClear Secure coverage period.

### **Other Exclusions:**

- AllClear ID will not pay or be obligated for any costs or expenses other than as described herein, including without limitation, fees of any service providers not retained by AllClear ID; AllClear ID reserves the right to investigate any asserted claim to determine its validity.
- AllClear ID is not an insurance company, and AllClear Secure is not an insurance policy; AllClear ID will not make payments or reimbursements to you for any loss or liability you may incur.
- AllClear ID is not a credit repair organization, is not a credit counseling service, and does not promise to help you improve your credit history or rating beyond resolving incidents of fraud.
- AllClear ID reserves the right to reasonably investigate any asserted claim to determine its validity. All recipients of Secure coverage are expected to protect their personal information in a reasonable way at all times. Accordingly, recipients will not deliberately or recklessly disclose or publish their Social Security number or any other personal information to those who would reasonably be expected to improperly use or disclose that Personal Information.

### **Opt-out Policy**

If for any reason you wish to have your information removed from the eligibility database for AllClear Secure, please contact AllClear ID:

<b>E-mail</b> support@allclearid.com	<b>Mail</b> AllClear ID, Inc. 823 Congress Avenue Suite 300 Austin, Texas 78701	<b>Phone</b> 1.855.434.8077
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