

SMP1000002



December 8, 2017

Sample Customer
123 Sample St
Apt 2
Dublin OH 43017 1234
US

Dear Sample Customer:

At Farm Bureau Financial Services, we take our responsibility to protect your personal information very seriously. We are writing to inform you about an incident involving some of your information. This notice explains the incident, measures we have taken, and some steps you can take in response.

On November 27, 2017, our investigation of a suspected email phishing incident concluded. Phishing is an attempt to obtain sensitive information, such as usernames and passwords, by disguising emails, links, and websites as legitimate or from trustworthy sources. Upon first learning of the suspected email phishing incident, we began an investigation and engaged a leading computer security firm to assist. The investigation determined that an unauthorized individual, via a phishing email, was able to obtain credentials that were used to access some of our employees' and agents' email accounts.

Some of your personal information related to our products was found in an affected email box. This includes information such as your name, address, Social Security number, and, for some individuals, may also have included your date of birth, driver's license number, financial account number, signature, or health-related information.

Although we have no indication that your information was misused in any way, out of an abundance of caution, we wanted to let you know this happened and assure you we take it very seriously. As a precaution, we are offering you complimentary access to Triple Bureau Credit Monitoring services for one year through CyberScout, a company that specializes in identity theft education and resolution. These services provide you with alerts for twelve months from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit files. This notification is sent to you the same day that the change or update takes place with the bureau. **For more information on CyberScout, including instructions on how to activate your complimentary one-year membership, as well as additional steps you can take to protect yourself, please see the pages that follow this letter.**

Protecting your confidential information is a top priority for our companies, and we work hard to prevent incidents like this. We have taken steps to help prevent something like this from happening in the future including enhancing our existing automated alerts, IP blocking and filters, and implementing multi-factor authentication. We are also re-educating our employees and agents regarding phishing emails.

If you have any questions, please call 888-684-5028 from 9:00 AM to 5:00 PM, Central Time, Monday through Friday.

Sincerely,

Lori K. Gadelmann
Corporate Compliance Officer

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH CYBERSCOOUT SERVICES

To enroll in **Triple Bureau Credit Monitoring*** services at no charge, please visit <https://www.myidmanager.com> before **March 15, 2018**, and follow the instructions provided. **When prompted, please provide the following unique code: ABC123**

For guidance with the **CyberScout** services, or to obtain additional information about these services, **please call the CyberScout help line 1-800-405-6108** and supply the fraud specialist with your unique code.

Services marked with an “*” require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Additional Steps You Can Take

Even if you choose not to take advantage of this free credit monitoring, we remind you to remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800
Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General’s office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

If you are a resident of North Carolina, you may contact and obtain information from your state attorney general at:

North Carolina Attorney General’s Office, 9001 Mail Service Center, Raleigh, NC
27699, www.ncdoj.gov, 1-877-566-7226

Fair Credit Reporting Act: You also have rights under the federal Fair Credit Reporting Act, which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FTC has published a list of the primary rights created by the FCRA (<https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>), and that article refers individuals seeking more information to visit www.ftc.gov/credit. The FTC’s list of FCRA rights includes:

- You have the right to receive a copy of your credit report. The copy of your report must contain all the information in your file at the time of your request.
- Each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion – is required to provide you with a free copy of your credit report, at your request, once every 12 months.
- You are also entitled to a free report if a company takes adverse action against you, like denying your application for credit, insurance, or employment, and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the credit reporting company. You're also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; if you're on welfare; or if your report is inaccurate because of fraud, including identity theft.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited. And you must give your consent for reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.

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December 8, 2017

Parent or Guardian of Sample Customer
123 Sample St
Apt 2
Dublin OH 43017 1234
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Dear Parent or Guardian of Sample Customer:

At Farm Bureau Financial Services, we take our responsibilities to protect you and your families' personal information very seriously. We are writing to inform you about an incident involving some of your child's information. This notice explains the incident, measures we have taken, and some steps you can take in response.

On November 27, 2017, our investigation of a suspected email phishing incident concluded. Phishing is an attempt to obtain sensitive information, such as usernames and passwords, by disguising emails, links, and websites as legitimate or from trustworthy sources. Upon first learning of the suspected email phishing incident, we began an investigation and engaged a leading computer security firm to assist. The investigation determined that an unauthorized individual, via a phishing email, was able to obtain credentials that were used to access some of our employees' and agents' email accounts.

Some of your child's personal information related to our products was found in an affected email box. This includes information such as your child's name, address, Social Security number, and, for some individuals, may also have included your child's date of birth, driver's license number, financial account number, or health-related information.

Although we have no indication that your child's information was misused in any way, out of an abundance of caution, we wanted to let you know this happened and assure you we take it very seriously. As a precaution, we are offering your child complimentary assistance for one year from CyberScout, a company that specializes in identity theft education, credit monitoring services and fraud resolution services for adults and children. **For more information on CyberScout, including instructions on how to activate your child's complimentary one-year membership, as well as some additional steps you can take to protect yourself, please see the pages that follow this letter.**

Protecting you and your families' confidential information is a top priority for our companies, and we work hard to prevent incidents like this. We have taken steps to help prevent something like this from happening in the future including enhancing our existing automated alerts, IP blocking and filters, and implementing multi-factor authentication. We are also re-educating our employees and agents regarding phishing emails.

If you have any questions, please call 888-684-5028 from 9:00 AM to 5:00 PM, Central Time, Monday through Friday.

Sincerely,

Lori K. Geadelmann
Corporate Compliance Officer

ADDITIONAL DETAILS REGARDING THE 12-MONTH CYBERSCOOUT SERVICES

Due to the fact that credit monitoring tools are not available for minor children since a child should not have a credit file before age 18, credit monitoring services are not a practical solution.

For any minor child under the age of 18, whose information may have been disclosed, CyberScout can provide the following specialized assistance for that child:

- Determining whether or not a credit file exists in the name or Social Security number of the minor child.
- If a fraudulent credit file does exist in the name or Social Security number of the minor child, CyberScout will provide assistance with closing the file(s) with the applicable bureau(s).
- Notifying appropriate agencies and businesses.
- Answering any questions you may have regarding regularly checking to see whether a credit file has been opened in the minor child's name or Social Security number.
- Answering any questions you may have regarding identity theft and the unique fraud risks posed to a minor child.

To enroll, you as the parent or guardian must activate the services. To take advantage of the CyberScout services, or to obtain additional information about these services, **please call the CyberScout help line 1-800-405-6108** before **March 15, 2018**, and supply the fraud specialist with your child's unique code: **ABC123**

Additional Steps You Can Take

Even if you choose not to take advantage of this free credit monitoring, we remind you to remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

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If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

Fair Credit Reporting Act: You also have rights under the federal Fair Credit Reporting Act, which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FTC has published a list of the primary rights created by the FCRA (<https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>), and that article refers individuals seeking more information to visit www.ftc.gov/credit. The FTC’s list of FCRA rights includes:

- You have the right to receive a copy of your credit report. The copy of your report must contain all the information in your file at the time of your request.
- Each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion – is required to provide you with a free copy of your credit report, at your request, once every 12 months.
- You are also entitled to a free report if a company takes adverse action against you, like denying

your application for credit, insurance, or employment, and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the credit reporting company. You're also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; if you're on welfare; or if your report is inaccurate because of fraud, including identity theft.

- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited. And you must give your consent for reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.

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Although we have no indication that your information was misused in any way, out of an abundance of caution, we wanted to let you know this happened and assure you we take it very seriously. We encourage you to remain vigilant to the possibility of fraud and identity theft by reviewing your account statements and credit reports for any unauthorized activity. We have provided additional information on the following pages identifying further ways to protect yourself.

Protecting your confidential information is a top priority for our companies, and we work hard to prevent incidents like this. We have taken steps to help prevent something like this from happening in the future including enhancing our existing automated alerts, IP blocking and filters, and implementing multi-factor authentication. We are also re-educating our employees and agents regarding phishing emails.

If you have any questions, please call 888-684-5028 from 9:00 AM to 5:00 PM, Central Time, Monday through Friday.

Sincerely,

Lori K. Gadelmann
Corporate Compliance Officer

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