



7315 Wisconsin Avenue, Suite 1000W
Bethesda, MD 20814

November 2, 2018



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ANYTOWN, US 12345-6789



NOTICE OF DATA SECURITY INCIDENT

Dear Sample A Sample,

We are writing on behalf of ImpactAssets, Inc. (“**ImpactAssets**”, “**we**”, or “**us**”) to inform you of an incident that may have involved some of your personal information held by us. We take the protection of your personal information seriously, and want to inform you about this incident, what we have done to remediate it, and what steps you can take to protect yourself. We deeply regret that this incident occurred and apologize for any concern that it may cause you. We will diligently work to improve our systems and security processes, and will continue to work to earn your trust and confidence in us.

What Happened?

On or about August 28, 2018, we became the victim of a malicious cyberattack from an unknown third party, which compromised a single employee’s email account. The account included emails that contained personal information. We discovered the compromise on August 29, 2018, and promptly secured the account and investigated the incident. Our initial investigation indicated only that some phishing emails were sent from the account, but did not reveal any specific compromise of personal information.

We then engaged a forensics firm to investigate the incident further. On October 1, 2018, the investigation revealed that the unauthorized third party had downloaded contents from the compromised email account. As a result, the forensics firm reviewed the emails stored in the account, and provided us with a list of impacted individuals along with the personal information potentially affected.

What Information Was Involved?

The personal information potentially affected included some combination of the following: first and last names, email addresses, social security numbers and taxpayer ID numbers, government identification numbers, financial account information (in some cases with associated security code, PIN, or password), dates of birth, birth certificates, digital signatures, parents’ legal surnames prior to marriage, and usernames and/or passwords for online accounts. As a result, that information appears to have been exposed to, and downloaded by, the unauthorized third party.

Please note that the affected information varied by individual based on what was in the compromised emails. Not every individual had all of the information listed above compromised; however, out of an abundance of caution, we are notifying you because of the potential sensitivity surrounding the compromised information. If you are receiving this letter, we currently believe that one or more of the above data elements about you was potentially compromised.

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What We Are Doing.

We promptly secured the compromised email account, and are diligently working to investigate this matter. We have reported the incident to law enforcement, and we are continuing to work with a forensics firm to perform forensic analyses on our systems. Moreover, we have engaged Experian to provide identity theft protection and credit monitoring services for two (2) years at no cost to you.

What You Can Do.

To help protect your identity, we are offering a complimentary two-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: 2/28/2019** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: WWW.WEBSITE.COM
- Provide your **activation code: ABCDEFGHI**

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 877-598-8886 by **2/28/2019**. Be prepared to provide engagement number **ENGAGEMENT** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH 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 only.*
- ◆ **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 Insurance**:** 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 877-598-8886. 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 incident 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. Additional information regarding actions to help reduce your chances of identity theft is included with this letter.

For More Information.

We take the protection of your personal information seriously. Again, we sincerely apologize for this incident and regret any concern or inconvenience it may cause you. To address any questions or concerns regarding this matter, we have established a dedicated call center, which you can contact at 877-598-8886, between the hours of 6 a.m. to 6 p.m. Monday through Friday, and 8 a.m. to 5 p.m. Saturday through Sunday Pacific time.

Sincerely,



Tim Freundlich
Chief Executive Officer

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

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

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ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT

➤ ORDER YOUR FREE ANNUAL CREDIT REPORTS

Visit www.annualcreditreport.com or call (877) 322-8228. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

➤ USE TOOLS FROM CREDIT PROVIDERS

We recommend you remain vigilant for instances of fraud and identity theft. Carefully review your credit reports and bank, credit card, and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

➤ PLACE A FRAUD ALERT ON YOUR CREDIT FILE

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. An **initial fraud alert** stays on your credit report for at least 90 days, while an **extended fraud alert** stays on your credit report for seven years and may be placed on your credit report if you have already been a victim of identity theft and have the appropriate documentary proof. A fraud alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud or identity theft. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax
(888) 766-0008
www.equifax.com

Experian
(888) 397-3742
www.experian.com

TransUnion
(888) 909-8872
www.transunion.com

➤ PLACE A SECURITY FREEZE ON YOUR CREDIT FILE

A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware 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. **Security freezes must be placed separately for each of the credit reporting companies**, who may charge a fee to place, temporarily lift, or permanently remove a security freeze. Such fees may vary from state to state.

To place a security freeze on your credit report, you must send a separate request to **each** of the three major consumer credit reporting agencies (Equifax, Experian, and TransUnion) online, by telephone, or by regular, certified, or overnight mail as provided below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
For NY Residents: (800) 349-9960
<https://www.freeze.equifax.com/>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000
(888) 909-8800
<https://www.transunion.com/credit-freeze/place-credit-freeze>

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.); and
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; or
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must contact the credit reporting agencies through their websites, via telephone, or by mail and include proper identification (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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 contact each of the three credit bureaus through their websites, by telephone (where permitted), or by mail and include 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 three (3) business days after receiving your request to remove the security freeze.

➤ **MANAGE YOUR PERSONAL INFORMATION**

Take steps such as: carrying only essential documents with you; being aware of with whom you are sharing your personal information and shredding receipts, statements, and other sensitive information.

➤ **OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**

You may obtain more information from the Federal Trade Commission (FTC) about steps you can take to avoid identity theft, including how to place a fraud alert or security freeze on your credit file. The FTC may be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580.
ID Theft hotline: (877) IDTHEFT (438-4338)
www.ftc.gov
www.identitytheft.gov

➤ **REDUCE THE RISK OF TAX-RELATED FRAUD**

To reduce the risk of tax-related fraud, you may contact the IRS Identity Protection Specialized Unit at (800) 908-4490 (Monday through Friday, 7:00 am – 7:00 pm local time). The IRS also provides identity theft-related resources at <https://www.irs.gov/identity-theft-fraud-scams/identity-protection>. You may also want to contact your state tax authority and tax advisors to notify them of the potential for identity theft and to protect against the possibility of a fraudulent tax return.

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➤ **RESIDENTS OF IOWA**

Iowa residents are advised to report any suspected incidents of identity theft to the Attorney General or to local law enforcement. The Attorney General may be contacted at:

Iowa Office of the Attorney General

Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(888) 777-4590 (toll-free in Iowa)
(515)-281-5926
consumer@iowa.gov
www.iowaattorneygeneral.gov

➤ **RESIDENTS OF MARYLAND**

Maryland residents can obtain information from the Maryland Attorney General about steps they can take to avoid identity theft at:

Maryland Office of the Attorney General

Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023 (toll-free in Maryland)
(410) 576-6300
Consumer@oag.state.md.us
www.oag.state.md.us

➤ **RESIDENTS OF NEW MEXICO**

You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your files at consumer reporting agencies; to dispute incomplete or inaccurate information in your files at consumer reporting agencies; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information in your credit file. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or the FTC website at www.ftc.gov.

In addition, New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal.

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

1. the unique personal identification number, password, or similar device provided by the consumer reporting agency;
2. proper identification to verify your identity;
3. information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and
4. payment of a fee, if applicable

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

➤ **RESIDENTS OF NORTH CAROLINA**

North Carolina residents can obtain information from the North Carolina Attorney General about steps they can take to avoid identity theft at:

North Carolina Office of the Attorney General

9001 Mail Service Center

Raleigh, NC 27699

(877) 566-7226 (toll-free in North Carolina)

(919) 716-6400

www.ncdoj.gov/Consumer.aspx

➤ **RESIDENTS OF OREGON**

Oregon residents are advised to report any suspected incidents of identity theft to law enforcement, including the Oregon Attorney General and the Federal Trade Commission. The Oregon Attorney General may be contacted at:

Oregon Department of Justice

1162 Court Street NE

Salem, OR 97301

www.doj.state.or.us

Oregon Consumer Protection Hotlines

Salem: (503) 378-4320

Portland: (503) 229-5576

Toll-Free: (877) 877-9392

help@oregonconsumer.gov

➤ **RESIDENTS OF RHODE ISLAND**

Under Rhode Island 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. Contact your local police department to file a report. The report may be filed in the location in which the offense occurred, or the city or county in which you reside. When you file the report, provide as much documentation as possible, including copies of debt collection letters, credit reports, and your notarized ID Theft Affidavit.

Rhode Island law also allows consumers to place a security freeze on their credit reports. See above for details on security freezes, including how to place, temporarily lift, or permanently remove a security freeze on a credit report.

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