



Dear [REDACTED]:

Please read this letter in its entirety.

**What happened?**

We recently became aware of a situation where an unauthorized party accessed one of our company's internal servers. We discovered this situation on 3/18/2018, and took immediate steps to shut down access to our system. We immediately engaged outside expert assistance to help us investigate, evaluate and respond to the situation. Based on their review of the situation and an examination of the impacted server, our forensics specialists have indicated that some personal data belonging to you was potentially exposed to the unauthorized intruder.

**What information was involved?**

The compromised data may have included your name, address and payment card information. In particular, we believe that your Credit Card number ending in [REDACTED] may have been compromised. This number in conjunction with your billing address can potentially be used to make unauthorized purchases on your credit card.

**What is Malley's Chocolates doing to address this situation?**

Malley's Chocolates has made immediate enhancements to our systems, security and practices. Additionally, we engaged appropriate experts to assist us in conducting a full review of our security practices and systems to ensure that appropriate security protocols are in place going forward. We are committed to helping those people who may have been impacted by this unfortunate situation.

**What you can do**

You may notify your issuing bank of this incident to inform them that your account may be at an increased risk for fraud and so that your bank or card company can flag your account. We also encourage you to remain vigilant and monitor your accounts closely for any suspicious activity and to notify your financial institution immediately if you notice any unauthorized transactions.

You may want to consider the following:

**If you choose to place a fraud alert on your own, you will need to contact one of the three major credit agencies directly at:**

**Experian (1-888-397-3742)**

P.O. Box 4500

Allen, TX 75013

[www.experian.com](http://www.experian.com)

**Equifax (1-800-525-6285)**

P.O. Box 740241

Atlanta, GA 30374

[www.equifax.com](http://www.equifax.com)

**TransUnion (1-800-680-7289)**

P.O. Box 2000

Chester, PA 19016

[www.transunion.com](http://www.transunion.com)

**Also, should you wish to obtain a credit report and monitor it on your own:**

- **IMMEDIATELY** obtain free copies of your credit report and monitor them upon receipt for any suspicious activity. You can obtain your free copies by going to the following website: [REDACTED] or by calling them toll-free at [REDACTED]. (Hearing impaired consumers can access their TDD service at [REDACTED])
- **Upon receipt of your credit report**, we recommend that you review it carefully for any suspicious activity.
- Be sure to promptly report any suspicious activity to the issuing institution of that card.

You can also obtain more information about identity theft and ways to protect yourself from the Federal Trade Commission (FTC). The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

**For more information**

We understand your concerns and have retained CyberScout to assist you with any questions that you might have. Please call [REDACTED] to speak with a representative.

At Malley's Chocolates we take our responsibilities to protect your personal information very seriously. We are deeply disturbed by this situation and apologize for any inconvenience.

Sincerely,

Mike Malley  
President

**Additional Important Information**

**For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina:** It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

**For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:**

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

**Equifax**

P.O. Box 740241  
Atlanta, GA 30374  
1-800-685-1111  
www.equifax.com

**Experian**

P.O. Box 22104  
Allen, TX 75013  
1-888-397-3742  
www.experian.com

**TransUnion**

P.O. Box 2000  
Chester, PA 19022  
1-800-888-4213  
www.transunion.com

You may also 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.

**For residents of Iowa:**

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

**For residents of Oregon:**

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

**For residents of Maryland, North Carolina, and Illinois:**

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

**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

**North Carolina Office of the**

**Attorney General**  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-566-7226  
www.ncdoj.com

**Federal Trade Commission**

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

**For residents of all states:**

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three credit bureaus is below:

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, or regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a small fee to place, lift, or remove a freeze, but is free if you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency. You may obtain a security freeze by contacting any one or more of the following national consumer reporting agencies:

**Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
[https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

**Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
<https://www.experian.com/freeze/center.html>

**TransUnion (FVAD)**

P.O. Box 2000  
Chester, PA 19016  
<https://freeze.transunion.com>

More information can also be obtained by contacting the Federal Trade Commission listed above.