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Draft



1095 Morris Ave., Ste. 101A, Union, NJ 07083

January 19, 2018

Dear :

Mindlance, Inc. (“Mindlance” or “Company”) has numerous safeguards in place to protect its employees’ personal information. Unfortunately, we need to inform you of an information security incident that recently affected some employees and which may affect you. We also want to tell you about the actions that Mindlance is taking to address this incident and to assure you that we have taken steps to prevent a recurrence.

Mindlance learned on December 29, 2017, that certain of the Company’s confidential and proprietary information had been stolen on or about December 28, 2017. On December 29, 2017, the stolen information was e-mailed to several current corporate Mindlance employees. An attachment to the December 29, 2017 e-mail contained the name and Social Security number, related only to a limited number of Mindlance employees. The stolen personal information attached to the e-mail did not contain driver’s license number or state identification card number, date of birth, any financial account number, pay card number, credit or debit card number, or medical or health insurance information. Mindlance is responding to this incident in several ways.

First, we want to emphasize that Mindlance has no information suggesting that any of your personal information has been misused. While Mindlance has notified law enforcement about this incident, Mindlance has not delayed notifying you as a result of a request from any law enforcement agency.

Second, Mindlance promptly took steps to confirm that unauthorized recipients of the e-mail do not retain possession of the stolen information. Within the Mindlance electronic network, Mindlance has quarantined the e-mails and restricted access to senior management responsible for responding to this incident.

Third, out of an abundance of caution, Mindlance is offering one year of identity protection services at no cost to you through Experian, one of the three nationwide credit bureaus.

Your free, one-year membership in Experian’s IdentityWorksSM product provides identity restoration services, fraud detection tools, and other benefits which include monitoring your credit file. Starting today, if you suspect that your personal information has been used fraudulently, you can call Experian’s identity restoration agents to assist you to investigate and resolve any incidents of fraud. You may take advantage of this benefit, at any time, until January 19, 2019, by calling Experian at 877-890-9332. No enrollment or activation is necessary. The terms and conditions for identity restoration are located at www.ExperianIDWorks.com/restoration.

While identity restoration is immediately available to you, we also encourage you to activate fraud detection tools available through IdentityWorksSM. This product provides you with superior identity detection, credit monitoring and resolution of identity theft.

If you wish to enroll in IdentityWorksSM, you will need to do the following:

1. **VISIT** the IdentityWorksSM web site: <https://www.experianidworks.com/credit> or call **1-877-890-9332** to enroll and provide Engagement Number **DB04935**
2. **PROVIDE** your Activation Code:

Enrollment Deadline: March 22, 2018 (your activation code will not work after this date)

If you have any questions concerning IdentityWorksSM or if you prefer to enroll over the phone for delivery of your membership via US mail, please call Experian at **1-877-890-9332**. Be prepared to provide Engagement Number **DB04935** as proof of eligibility for the identity protection products by Experian.

In addition to the steps Mindlance has taken to provide you with identity protection services, we have included with this letter additional information on actions you can take to protect the security of your personal information. We urge you to review this information carefully.

To help prevent a recurrence of this information security incident, Mindlance is conducting a thorough review of its current policies and procedures. Based on that review, we will evaluate what additional steps are needed to enhance the strong protections we already have in place for safeguarding personal information.

Mindlance sincerely regrets any inconvenience this incident may cause you. If you have any questions concerning the incident, please contact our dedicated call center at 855-559-9708. Our call center is available to you Monday through Friday (except for major U.S. holidays) from 9:00 AM EST through 7:00 PM EST.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul Rajat", with a stylized flourish at the end.

Paul Rajat
Managing Director

Steps To Protect The Security Of Your Personal Information

By taking the following steps, you can help reduce the risk that your personal information may be misused.



1. Enroll in Identity WorksSM. You must personally activate identity monitoring for it to be effective. The notice letter contains instructions and information on how to activate your IdentityWorksSM membership. If you need assistance or if you want to enroll by telephone, you should contact Experian directly at **1-877-890-9332**. Experian's IdentityWorksSM product will provide the following:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.¹
- **Credit Monitoring:** Actively monitors your Experian credit file for indicators of fraud.
- **Identity Restoration:** Identity restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorksSM ExtendCARE:** You receive the same high level of identity restoration support even after your IdentityWorksSM membership has expired.
- **\$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Please direct questions about the IdentityWorksSM product to Experian. A credit card is **not** required for enrollment in IdentityWorksSM.

2. Review your credit reports. You can receive free credit reports by placing a fraud alert. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three national credit bureaus. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report from one of the three credit bureaus every four months.

3. Review your account statements. You should carefully review for suspicious activity the statements that you receive from credit card companies, banks, utilities, and other service providers.

4. Remain vigilant and respond to suspicious activity. If you receive an e-mail or mail alert from Experian, contact an IdentityWorksSM identity resolution agent toll-free at **1-877-890-9332** or visit www.ExperianIDWorks.com/restoration for additional information. If you notice suspicious activity on an account statement, report it to your credit card company or service provider and consider closing the account. You should also consider reporting such activity to your local police department, your state's attorney general, and the Federal Trade Commission.

5. Consider placing a fraud alert with one of the three national credit bureaus. You can place an initial fraud alert by contacting one of the three national credit bureaus listed below. For 90 days, an initial 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. You can also obtain information from the three national credit bureaus about placing a security freeze to prohibit a credit reporting agency from releasing information from your credit report without your prior written authorization. There may be a cost associated with placing a security freeze.

The contact information for all three bureaus is as follows:

Equifax
P.O. Box 740241
Atlanta, GA 30374
1-800-525-6285
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² 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.

6. Consider blocking information resulting from identity theft from your credit report. Under the Fair Credit Reporting Act, you have the right to ask the three nationwide credit bureaus listed above to block from the credit report it maintains on you any debts and inaccurate information resulting from identity theft. To request a block, you must provide the following information to the credit bureaus:

- (a) appropriate proof of your identity;
- (b) a copy of an identity theft report;
- (c) an identification of the information resulting from identity theft to be blocked; and
- (d) a statement that the identity-theft-related information is not information relating to one of your transactions.

The credit bureaus have four (4) business days from the date they receive your request to block the reporting of the identity theft-related information. If a credit bureau rejects your request, or rescinds the block of this information, it will notify you.

7. Additional Information. You can obtain additional information about steps you can take to avoid identity theft from the following:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
<http://www.ftc.gov/idtheft/>
(877) IDTHEFT (438-4338)
(202) 326-2222

If you live in Maryland, please read the additional notice below that applies to you:

You can obtain information from your state's Attorney General Office about steps you can take to prevent identity theft.

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.marylandattorneygeneral.gov

If you live in Massachusetts, please read the additional notice below that applies to you:

Under Massachusetts 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.

In order to request a security freeze, you will need to provide the following information: (i) your full name; (ii) social security number; (iii) date of birth; (iv) if you have moved in the past five years, the addresses where you have lived over the prior five years; (v) proof of current address; (vi) a legible photocopy of a government issued identification card; (vii) 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; and (viii) if you are not a victim of identity theft, include a payment to place a security freeze.

If you live in North Carolina, please read the additional notice below that applies to you:

You can obtain information from your state's Attorney General Office about steps you can take to prevent identity theft.

North Carolina Office of the Attorney General
Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226 (within North Carolina)
1-919-716-6000 (outside of North Carolina)
www.ncdoj.com