



CSWW, Inc.

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
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<<city>>, <<state_province>> <<postal_code>>
<<country >>

<<b2b_text_1(Re: Notice of Data Breach)>>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>:

North 40 Outfitters (“North 40”) is writing to notify you of an incident that may affect the security of your payment card information. North 40 takes this incident very seriously and is providing you with details about the incident, our response, and steps you can take to better protect your payment card information, should you feel it appropriate to do so.

What Happened? On February 18, 2020, North 40 discovered unusual activity on the North 40 e-commerce site that occurred in November 2019 may have resulted in unauthorized acquisition of certain customer payment card information. Upon discovery, we commenced an immediate investigation that involved working with computer forensic specialists to determine the full scope of the incident. On June 12, 2020, the investigation confirmed that payment card information used for purchases on the North 40 online store between November 27, 2019 and November 30, 2019 was potentially subject to unauthorized acquisition. Once the investigation confirmed the scope of the incident, we took steps to notify North 40 customers who made purchases using payment cards during the time period.

What Information Was Involved? Our investigation into the incident determined your name, billing and shipping address information, payment card account number, expiration date, and card security code may have been subject to unauthorized acquisition. If you entered a username and password into our site to make a purchase, that may also have been compromised.

What North 40 is Doing. North 40 takes the security of your payment card information seriously. We immediately disabled payment card transactions on our e-commerce site until the investigation could determine that payment card transactions are secure. We also reset user passwords, notified law enforcement, and are working to improve security protocols already in place to continue to protect against potential unauthorized activity. North 40 also notified the major payment card brands and its card processor of the incident and the steps taken to return to processing payment card transactions securely.

What You Can Do. We encourage you to remain vigilant for instances of fraudulent charges or misuse by monitoring your accounts and reviewing the enclosed *Steps You Can Take to Protect Personal Information* for additional guidance on how to protect against payment card fraud from any source. If you have a North 40 online username and password, you should promptly change the password on the North 40 sites and change any other passwords that are the same or similar.

For More Information. If you have additional questions that are not addressed in this letter, please call our toll-free assistance hotline at 1-???-???-????, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, for more information.

We sincerely regret any inconvenience this incident may cause you and we remain committed to safeguarding your information within our care.

Sincerely,

Curtis L. Wike

Curtis L. Wike
Risk & Administration
CSWW, Inc. d/b/a North 40 Outfitters

Steps You Can Take To Protect Personal Information

Monitor Your Accounts

We encourage you to remain vigilant against incidents of payment card fraud or misuse, to review your account statements, and to monitor your credit reports for suspicious activity. If you see any unauthorized or suspicious activity, promptly contact your bank, credit union, or credit card company.

Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

Place a Security Freeze

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/freeze/center.html

TransUnion

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872

www.transunion.com/credit-freeze

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111

www.equifax.com/personal/credit-report-services

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.);
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.

Place a Fraud Alert

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/fraud/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-680-7289

www.transunion.com/fraud-alerts

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008

www.equifax.com/personal/credit-report-services

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or the state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); or TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General.

For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 410-528-8663; and www.oag.state.md.us.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: the 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; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6400; and www.ncdoj.gov.

For Rhode Island Residents, the Rhode Island Attorney General can be reached at: 150 South Main Street, Providence, Rhode Island 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. [There are XXX Rhode Island residents impacted by this incident.](#)