

C/O ID Experts 10300 SW Greenburg Rd. Ste. 570 Portland, OR 97223

<<FirstName>> <<LastName>> <<Address>> <<Address2>> <<City>>, <<State>>, <<Zip>>>

3/16/2017

**Subject: Data Security Incident** 

Dear <<FirstName>>:

I am writing to inform you of a data security incident that may have affected your personal information. We take the privacy and security of your information very seriously. This is why I am contacting you, offering you credit monitoring and identity protection services, and informing you about steps that can be taken to protect your personal information.

What happened? The morning of Thursday, October 20, 2016, we discovered that an unauthorized individual briefly gained access to the email account for one of our employees. Upon discovery, we immediately secured the email account. We also changed passwords for other employee accounts. We also initiated an investigation and engaged a digital forensics firm to determine the scope of the problem. On February 3, 2017, these two investigations confirmed that your personal information existed within the employee's email environment, and that your information may have been accessed without authorization. We wanted to notify you of the incident and provide you with additional steps to protect your personal information, including offering you 12 months of free credit and identity monitoring services.

**What Information Was Involved?** The information that may have been accessed includes names, addresses, dates of birth, Driver's License numbers, and Social Security numbers.

What Are We Doing? As soon as we discovered the incident, we immediately began an investigation and secured the email environment. We also engaged a digital forensics firm to conduct an investigation to determine the scope of the problem. We are also providing you information about steps you can take to protect your personal information, and are offering you credit monitoring and identity protection services for 12 months at no cost to you. We are also enhancing the security of our systems, making it more difficult for similar incidents to occur in the future.

What You Can Do: You can follow the recommendations on the following page to protect your personal information. You can also contact ID Experts with any questions and to enroll in free MyIDCare services by calling 1-800-939-4170 or going to <a href="https://www.idexpertscorp.com/protect">www.idexpertscorp.com/protect</a> and using the following Access Code <a href="https://www.idexpertscorp.com/protect">Code</a>. MyIDCare experts are available Monday through Friday from 6 a.m. - 5 p.m. Pacific Time. Please note the deadline to enroll is 90 days from the date of this letter. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. Your services start on the date of this notice and can be used at any time during the next 12 months.

**For more information:** Further information about how to protect your personal information appears on the following page. You may also call ID Experts at 1-800-939-4170 or visit their website at <a href="www.idexpertscorp.com/protect">www.idexpertscorp.com/protect</a> to obtain more information about the incident. We are grateful for your partnership and your trust. Please accept our sincere apologies and know that we deeply regret any worry or inconvenience this may cause you.

Sincerely,

Madelyn Carlson Chief Executive Officer

Madelyn Corlson

## Further Information About How To Protect Personal Information

## Review Your Account Statements and Notify Law Enforcement of Suspicious Activity

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <a href="http://www.annualcreditreport.com/">http://www.annualcreditreport.com/</a>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at <a href="https://www.annualcreditreport.com/cra/requestformfinal.pdf">https://www.annualcreditreport.com/cra/requestformfinal.pdf</a>. You also can contact one of the following three national credit reporting agencies:

Equifax
P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian
P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 1000
Chester, PA 19016
1-877-322-8228
www.transunion.com

Free Annual Report
P.O. Box 105281
Atlanta, GA 30348
1-877-322-8228
annualcreditreport.com

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <a href="http://www.annualcreditreport.com">http://www.annualcreditreport.com</a>.

Security Freeze: In some US states, you have the right to put a security freeze on your credit file. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. If you request a security freeze from a consumer reporting agency there may be a fee up to \$10 to place, lift or remove the security freeze. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, Federal Trade Commission or from your respective state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the Federal Trade Commission or to the Attorney General in your state. Residents of Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

Federal Trade Commission 600 Pennsylvania Ave, NW Washington, DC 20580 consumer.ftc.gov, and www.ftc.gov/idtheft 1-877-438-4338 Maryland Attorney General 200 St. Paul Place Baltimore, MD 21202 oag.state.md.us 1-888-743-0023 North Carolina Attorney General 9001 Mail Service Center Raleigh, NC 27699 ncdoj.gov 1-877-566-7226 Rhode Island Attorney General 150 South Main Street Providence, RI 02903 http://www.riag.ri.gov 401-274-4400