8125 Sedgwick Way, Memphis, Tennessee 38125
Telephone 901.415.7400 I Fax 901.415.7409

August 6, 2020

Name
Address
City/State/Zip

URGENT ALERT – Notice of Data Security Incident

Dear Name,«GreetingLine»

We are writing to share with you some important information regarding an incident that may have involved some of your personal information.

What Happened?
On August 2, 2020, we detected unusual activity within two of our data centers and immediately launched an investigation. The investigation determined that colleague Social Security numbers (SSNs) may have been acquired without authorization. The SSNs were contained on Cunningham Lindsey data servers that were accessed without authorization between July 31 and August 2, 2020. It appears that the servers contained the data since the acquisition in 2018, and that information placed on the servers between 2014 and 2018 may have been involved. It was determined that your information may have been involved in the incident. As a result, we are contacting you to offer credit and identity monitoring services at no cost to you.
What Information Was Involved?
The incident may have involved your name and SSN.
What We Are Doing.
We are engaged in a thorough review of this incident and will undertake efforts to minimize the likelihood of such an incident happening again. We want to offer you the protection of one year of complimentary credit monitoring. While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks^{SM}. This product provides you with superior identity detection and resolution of identity theft.

The URL to activate the IdentityWorks membership is: https://www.experianidworks.com/3bcredit. The toll-free number for enrollments and/or questions is 877-890-9332. Please see the attached Experian document with the activation code.

Sedgwick. works to protect the privacy of all individuals by continually refining our privacy and security programs and incident response procedures, regularly training of our employees, and conducting annual privacy assessments.

What You Can Do.

We recommend that you activate your complimentary Experian IdentityWorks℠ services. Activation instructions are included with this letter. We also recommend that you review the guidance in this letter about how to protect your personal information.

Other Important Information.

By taking the following simple steps and availing yourself of the Experian services described above, you can further protect your personal information.

Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. You can receive free credit reports by placing fraud alerts and through your credit monitoring. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com, call 1-877-322-8228, or complete an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can also contact one of the following three national credit reporting agencies:

Equifax	Experian	TransUnion
1-866-349-5191	1-888-397-3742	1-800-916-8800
P.O. Box 740241	P.O. Box 9532	P.O. Box 1000
Atlanta, GA 30374-0241	Allen, TX 75013	Chester, PA 19016
www.equifax.com	www.experian.com	www.transunion.com

You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled with Experian, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with Experian, you will be contacted by a member of the Recovery Department who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned a Recovery Advocate who will work on your behalf to identify, stop, and reverse the damage quickly.

Notify Law Enforcement of Suspicious Activity: You should know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide

some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement.

Fraud Alerts: You may want to consider placing a fraud alert with the three credit bureaus. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian'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 to place fraud alerts at all three bureaus is as follows:

Equifax Fraud Reporting	Experian Fraud Reporting	TransUnion Fraud Reporting
1-800-525-6285	1-888-397-3742	1-800-680-7289
P.O. Box 740241	P.O. Box 9532	Fraud Victim Assistance Division
Atlanta, GA 30374-0241	Allen, TX 75013	P.O. Box 6790
www.equifax.com	www.experian.com	Fullerton, CA 92834-6790
		www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods to place a fraud alert. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

Security Freeze: By placing a freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. There is no cost for this service. Simply contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the 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.

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.

For More Information.

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

For Maryland Residents:
Office of the Attorney General of Maryland
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
www.oag.state.md.us/Consumer
Telephone: 1-888-743-0023

For Rhode Island Residents:
Rhode Island Attorney General
Consumer Protection Unit
150 South Main Street
Providence, RI 02903
www.riag.ri.gov
Telephone: 401-274-4400

For North Carolina Residents:
Office of the Attorney General of North Carolina
9001 Mail Service Center
Raleigh, NC 27699-9001
www.ncdoj.com/
Telephone: 1-919-716-6400

For New York Residents:
New York Attorney General
Bureau of Internet and Technology
28 Liberty Street
New York, New York 10005
www.ag.ny.gov
Telephone 1-800-771-7755

For all other US Residents:
Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.consumer.gov/idtheft
1-877-IDTHEFT (438-4338)
TDD: 1-202-326-2502

We sincerely apologize for any inconvenience this event may cause you. Please call me at (901) 415-7430 if you have any questions.

Very truly yours,

Brenda Corey
Chief Privacy Officer

BGC:khh