



MEMC LLC
501 Pearl Drive
Saint Peters, MO 63376

C/O Secure Processing Center
25 Route 111, P.O. Box 1048
Smithtown, NY 11787

**IMPORTANT INFORMATION PLEASE
REVIEW CAREFULLY**

[REDACTED]

[REDACTED]

Dear [REDACTED]

The privacy and security of the personal information we maintain is of the utmost importance to MEMC LLC (“MEMC”). We are writing with important information regarding a recent data security incident that involved some of your information. We want to provide you with information about the incident, explain the product we are making available to you, and let you know that we continue to take significant measures to protect your information.

Upon learning of the data security incident, we secured our systems and launched an investigation. As part of our investigation, we have been working very closely with external data privacy and cybersecurity professionals experienced in handling these types of incidents.

On August 15, 2024, we determined that your personal information was included in the data that may have been accessed or acquired by the unauthorized actor. The impacted files may have contained, to the extent it was provided to us, your name and one or more of the following: [REDACTED]

To date, we are not aware of any reports of identity fraud or improper use of your information as a direct result of this incident. Nevertheless, we want to make you aware of the incident. To protect you from potential misuse of your information, we are providing you with access to [REDACTED] of Equifax Credit Watch Gold, a credit monitoring product at no cost to you.

This letter also provides precautionary measures you can take to protect your personal information, including placing a Fraud Alert and/or Security Freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis. For more information and instructions on how to activate your complimentary credit monitoring product, please review the “Other Important Information” section

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have established to respond to questions surrounding the incident at [REDACTED].

This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday, [REDACTED] to [REDACTED]. Eastern Time, excluding holidays.

Sincerely,

MEMC LLC

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary [REDACTED] Credit Monitoring.



Enter your Activation Code: [REDACTED]

Enrollment Deadline: [REDACTED]

Equifax Credit Watch™ Gold

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft

Enrollment Instructions

Go to [REDACTED]

Enter your unique Activation Code of [REDACTED] then click “Submit” and follow these 4 steps:

1. **Register:**

Complete the form with your contact information and click “Continue”.

If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click ‘Sign Me Up’ to finish enrolling.

You’re done!

The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary credit monitoring product, we recommend that you place an initial one-year “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three (3) major credit bureaus at the numbers listed below. As soon as one (1) credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069
Atlanta, GA 30348-5069
(800) 525-6285

Experian

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

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
(800) 680-7289

Equifax’s website: <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

Experian’s website: <https://www.experian.com/fraud/center.html>

TransUnion’s website: <https://www.transunion.com/fraud-alerts>

3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three (3) nationwide credit-reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348-5788
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(888) 298-0045

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
(888) 397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
<https://www.transunion.com/credit-freeze>
(888) 909-8872

In order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, then you may file a police report in the City in which you currently reside.

If you do place a security freeze *prior* to enrolling in the credit monitoring product as described above, you will need to remove the freeze in order to sign up for the credit monitoring product. After you sign up for the credit monitoring product, you may refreeze your credit file.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every twelve (12) months from each of the above three (3) major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report 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.