

Secure Processing Center P.O. Box 3826 Suwanee, GA 30024

Postal Endorsement Line <<Full Name>> <<Address 1>> <<Address 2>> <<Address 3>> <<City>>, <<State>> <<Zip>> <<Country>> \*\*\*Postal IMB Barcode To Enroll, Please Visit: www.equifax.com/activate

Enrollment Code: <<Code>>

<<Date>>

Subject: Notice of Data <</Variable Data 1>>

Dear <</Full Name>>:

I am writing to inform you of a recent data security incident that may have affected your personal information. PostcardMania takes the privacy and security of all information within its possession very seriously. Please read this letter carefully as it contains information regarding the incident and steps that you can take to help protect your personal information.

**What Happened.** On October 27, 2024, PostcardMania experienced a network disruption and immediately initiated an investigation of the matter. We engaged independent cybersecurity experts to assist with the process. As a result of the investigation, we determined that some files were taken from the network by an unauthorized individual. We undertook a comprehensive review of those files and determined that some of your personal information was contained within the impacted files. At this time, we are unaware of the misuse of any potentially impacted information, but we are providing you this notification about the incident.

What Information Was Involved. The information may have included your <</ value >>>.

**What We Are Doing.** As soon as we discovered this incident, we took the steps described above and implemented measures to enhance security and minimize the risk of a similar incident occurring in the future. We have also notified the Federal Bureau of Investigation and will cooperate with any resulting investigation. In addition, we are offering you complimentary identity protection services through Equifax, a leader in consumer identity protection. These services include <<CM Duration>> months of credit monitoring<sup>1</sup>, dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully managed identity theft recovery services. The deadline to enroll in these services is <<**Enrollment Deadline**>>.

What You Can Do. We recommend that you review the information provided with this letter about steps you can take to help protect your personal information. We also recommend that you enroll in the complementary services offered to you through Equifax by using the enrollment code provided above.

<sup>&</sup>lt;sup>1</sup> To receive credit monitoring 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.

**For More Information.** Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call 888-458-9727 Monday through Friday from 9:00 a.m. to 9:00 p.m. EST. We take your trust in us and this matter very seriously. Please accept our sincere apologies for any worry or inconvenience this may cause.

Sincerely,

Melina Drudshaw

Melissa Bradshaw, President PostcardMania

## Steps You Can Take to Help Protect Your 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 (the "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 <u>www.annualcreditreport.com</u>, calling toll-free 1-877-322-8228, 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 also can contact one of the following three national credit reporting agencies:

Equifax	Experian	TransUnion
P.O. Box 105851	P.O. Box 9532	P.O. Box 1000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
1-800-525-6285	1-888-397-3742	1-800-916-8800
www.equifax.com	www.experian.com	www.transunion.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 one year. 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 www.annualcreditreport.com.

**Security Freeze:** You have the right to put a security freeze on your credit file for up to one year at no cost. 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. 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, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission	
600 Pennsylvania Ave, NW	
Washington, DC 20580	
consumer.ftc.gov	www.m
877-438-4338	
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Kentucky Attorney General 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601 www.ag.ky.gov 502-696-5300 Maryland Attorney General 200 St. Paul Place Baltimore, MD 21202 www.marylandattorneygeneral.gov/Pages/CPD 888-743-0023

> NC Attorney General 9001 Mail Service Center Raleigh, NC 27699 ncdoj.gov/protectingconsumers/ 877-566-7226

California Attorney General 1300 I Street Sacramento, CA 95814 www.oag.ca.gov/privacy 800-952-5225

Rhode Island Attorney General 150 South Main Street Providence, RI 02903 www.riag.ri.gov 401-274-4400

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 <u>www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf</u>.



# Equifax Credit Watch<sup>TM</sup> 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<sup>1</sup> 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<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- 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<sup>4</sup>

## **Enrollment Instructions**

#### Go to www.equifax.com/activate

Enter your unique Activation Code of *<<ACTIVATION CODE>>>* 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. <u>Create Account</u>:

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.

<sup>1</sup>WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. <sup>2</sup>The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. <sup>3</sup>Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com <sup>4</sup>The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.