

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

<<Date>>

NOTICE OF SECURITY INCIDENT

Dear <<Full Name>>:

International Coffee & Tea, LLC (together with its affiliates, "The Coffee Bean & Tea Leaf") writes to inform you of an event that may affect some of your information. Although we have received no indication of any actual or attempted identity theft or fraud as a result of this event, this notice provides information about the event, our response, and resources available to you to help protect your information from possible misuse, should you feel it is necessary to do so. Due to the requirements of Massachusetts law, we are unable to provide further details about the nature of the event in this letter.

The confidentiality, privacy, and security of information in our care are among our highest priorities. Upon becoming aware of the event, we moved quickly and diligently to investigate and respond to the event, assess and further strengthen the security of our systems, and notify potentially affected individuals. We are notifying potentially affected individuals, including you, so that you may take further steps to best protect your information, should you feel it is necessary to do so. We regret any inconvenience or concern this event may cause. As an added precaution, we are offering credit monitoring and identity restoration services through Equifax for 24 months, at no cost to you.

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.

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

Consumers have the right to place an initial or extended "fraud alert" on a credit 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 three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit 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 credit 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 credit freeze on your credit report. To request a security freeze, you may need to provide the following information, depending on whether you make the request online, by phone, or by mail:

- 1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth:
- 4. Addresses for the prior two to 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, etc.);
- 7. Social Security Card, pay stub, or W2;
- 8. 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.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

| Equifax | Experian | TransUnion |
|--|--------------------------------|------------------------------------|
| https://www.equifax.com/personal/credit- | | https://www.transunion.com/credit- |
| report-services/ | https://www.experian.com/help/ | help |
| 888-298-0045 | 1-888-397-3742 | 1 (800) 916-8800 |
| Equifax Fraud Alert, P.O. Box 105069 | Experian Fraud Alert, P.O. Box | TransUnion Fraud Alert, P.O. Box |
| Atlanta, GA 30348-5069 | 9554, Allen, TX 75013 | 2000, Chester, PA 19016 |
| Equifax Credit Freeze, P.O. Box 105788 | Experian Credit Freeze, P.O. | TransUnion Credit Freeze, P.O. |
| Atlanta, GA 30348-5788 | Box 9554, Allen, TX 75013 | Box 160, Woodlyn, PA 19094 |

Under Massachusetts law, you have the right to obtain any police report filed 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.

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and 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. This notice has not been delayed by law enforcement.

We understand that you may have questions about this event that are not addressed in this letter. If you have additional questions, please call the dedicated assistance line at 1-888-458-9815, Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time, excluding major U.S. holidays. Please have this letter ready if you call. You may also write to us at 550 S. Hope Street, Suite 2100, Los Angeles, CA 90071. Again, we take the privacy and security of information in our care very seriously and sincerely regret any inconvenience or concern this event may cause you.

Sincerely,

The Coffee Bean & Tea Leaf