



Secure Processing Center
P.O. Box 680
Central Islip, NY 11722-0680

<<Date>>

<<Full Name>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<City>>, <<State>> <<Zip>>
<<Country>>
***Postal IMB Barcode

Dear <<First Name>>,

On behalf of Hyundai AutoEver America, LLC, we are writing to inform you about an incident that involved personal information about you. We regret that this incident occurred and take the security of personal information seriously.

We recommend that you review the information provided in this letter for steps that you may take to protect against potential misuse of personal information. As a precaution, we have arranged for you, at your option, to enroll in a complimentary two-year credit monitoring service. We have engaged Epiq to provide you with its Epiq Privacy Solutions, which include, among other things, three-bureau credit monitoring and identity protection services. You have 90 days from the date of this letter to activate this free credit monitoring service by using the following enrollment code: <<Activation Code>>. This code is unique for your use and should not be shared. To enroll, go to www.privacysolutionsid.com or call 866-675-2006.

In addition, you should always remain vigilant, including by regularly reviewing your account statements and credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions. You also may contact the Federal Trade Commission ("FTC") or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC's website, at <http://www.ftc.gov/idtheft/>, or call the FTC, at (877) IDTHEFT (438-4338).

You may periodically obtain credit reports from each nationwide credit reporting agency. If you identify information on your credit report resulting from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under federal law, you are entitled to one free copy every 12 months of your credit report from each of the three major credit reporting companies. You may obtain a free copy of your credit report by going on the Internet to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies as indicated below:

Equifax
(800) 685-1111
P.O. Box 740241
Atlanta, GA 30374-0241
www.Equifax.com

Experian
(888) 397-3742
P.O. Box 9701
Allen, TX 75013
www.Experian.com

TransUnion
(800) 680-7289
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000
www.TransUnion.com

In addition, you can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to obtain credit in your name because it tells creditors to follow certain procedures to verify your identity. You may place a fraud alert in your file by calling any of the nationwide credit reporting agencies. As soon as that agency processes your fraud alert, it is required to notify the other two credit reporting agencies, which then must also place fraud alerts in your file.

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.

You also have a right to place a security freeze on your credit report. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. Please be aware, however, that placing a security freeze on your credit report may delay, interfere with or prevent the timely approval of any requests you make for new loans, mortgages, employment, housing or other services.

There is no charge to place, lift, or remove a security freeze. To place a security freeze on your credit report, you may contact each of the three credit reporting agencies listed above.

In order to request a security freeze, you will need to provide certain information, such as:

- (1) your full name;
- (2) Social Security number;
- (3) date of birth;
- (4) your prior addresses if you have moved in the past several years;
- (5) proof of current address (*e.g.*, a current utility bill or telephone bill); and
- (6) a copy of a government-issued identification card (*e.g.*, driver's license).

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report if a request is made by mail, and one (1) day after making a request by phone or online. The credit reporting agencies must also send written confirmation to you within five (5) business days and provide you with a unique PIN or password that you can use to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity access to your credit report, you must send a request to the credit reporting agencies by mail, telephone or online and include proper identification (*e.g.*, your name, address and Social Security number) **and** the PIN or password provided to you when you placed the security freeze, as well as the identity of the entity you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for the identified entity or for the specified period of time if requested by mail, and one (1) hour to lift the freeze after a request by phone or online.

To remove the security freeze, you must send a request to each of the three credit reporting agencies by mail, telephone or online and include proper identification (*e.g.*, name, address and Social Security number) **and** the PIN or password provided to you when you placed the security freeze. The credit reporting agencies have three (3) business days after receiving your request to remove the security freeze if requested by mail, and one (1) hour to remove the freeze after a request by phone or online.

Please know that we regret any inconvenience or concern this incident may cause you. If you have any questions or concerns, please do not hesitate to contact us at 855-720-3727.

Sincerely,

Hyundai AutoEver America, LLC