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F.A.F. Incorporated  
c/o Cyberscout  
555 Monster Rd SW  
Renton, WA 98057  
USBFS815



FAF FASHION  
ACCESSORIES  
FIRST

April 28, 2025

**RE: Your Personal Information**

Dear \_\_\_\_\_ :

We are writing to notify you that Fashion Accessories First (“FAF”) was the victim of a sophisticated cyberattack that may have involved your personal information. This letter provides you with information on the actions that we have taken in response, resources available to you, and steps you can take to protect yourself.

**What Happened?**

On March 4, 2025, we detected unusual activity on our internal network, and we promptly took steps to mitigate the incident. We consulted with third-party cybersecurity specialists to assist with our response to the incident, and we notified law enforcement. We determined that your personal information may have been affected on or about April 15, 2025.

**What Information Was Involved?**

The information affected may have included your name and Social Security number.

**What Are We Doing?**

We consulted with third-party cybersecurity specialists to assist with our response to and remediation of the incident, and we notified law enforcement of the incident.

**What Can You Do?**

To help protect your identity, we are offering complimentary access to Three Bureau Credit Monitoring/Three Bureau Credit Report/Three Bureau Credit Score services at no charge. These services provide you with alerts for 24 months from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit file. This notification is sent to you the same day that the change or update takes place with the bureaus. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

For additional information and steps that you can take to protect yourself from identity theft, see enclosure.

**How Do You enroll in the Free Services?**

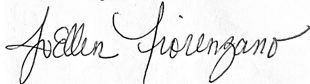
To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services:  
 . To receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

For additional information and steps that you can take to protect yourself from identity theft, see enclosure.

#### **For More Information**

If you have any questions or need any additional information, please call the call center at 1-800-405-6108. Representatives are available for 90 days from the date of this letter to assist you between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays. Please call the call center at 1-800-405-6108 and be prepared to supply the fraud specialist with your unique code listed within.

Sincerely,

A handwritten signature in cursive script that reads "JoEllen Fiorenzano". The signature is written in black ink on a light-colored background.

JoEllen Fiorenzano  
President & CEO  
F.A.F. Incorporated



## Information About Identity Theft Protection

### Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®  
P.O. Box 740241  
Atlanta, GA 30374-0241  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 9701  
Allen, TX 75013-9701  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion®  
P.O. Box 1000  
Chester, PA 19016-1000  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

### Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian  
P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

TransUnion  
P.O. Box 2000  
Chester, PA 19016-2000  
1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

1. Full name, with middle initial and any suffixes;
2. Social Security number;
3. Date of birth (month, day, and year);
4. Current address and previous addresses for the past five (5) years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

### Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and 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 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-888-766-0008  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian  
P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742  
[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

TransUnion  
P.O. Box 2000  
Chester, PA 19016-2000  
1-800-680-7289  
[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

### **Additional Information**

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-ID-THEFT (1-877-438-4338)  
TTY: 1-866-653-4261  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

For more information about identity theft and your tax records, we recommend that you visit the IRS Taxpayer Guide to Identity Theft at <http://www.irs.gov>. You may want to consider notifying the IRS that your tax records may be at risk by completing IRS Form 14039 (Identity Theft Affidavit) which can be located at <http://www.irs.gov/pub/irs-pdf/f14039.pdf>. You will need to send Form 14039 to the IRS along with a copy of your valid government-issued identification, such as a Social Security card, driver's license, or passport to the address on the form or by faxing to 1-855-807-5720.

Detailed below are a few things to keep in mind when filing Internal Revenue Service Form 14039:

All documents, including your identification, must be clear and legible;  
The identity theft marker will remain on your file for a minimum of three tax cycles;  
Any returns containing your Social security number will be reviewed by the IRS for possible fraud;  
and,  
The marker may delay the processing of any legitimate tax returns.

You may also have the right to file or obtain a police report with your local law enforcement office if you believe you have been a victim of identity theft or fraud.

Remember to remain vigilant in reviewing your account statements, monitoring your free credit reports, and for incidents of fraud or identity theft.

**Massachusetts Residents:** Please note that you have the right to file or obtain a police report related to this incident.

**North Carolina Residents:** You may wish to contact the Attorney General's Office at 9001 Mail Service Center Raleigh, NC 27699-9001, or by telephone at 919-716-6000. You can also find more information from the Consumer Protection Division by visiting <https://ncdoj.gov/protectingconsumers/>.

**New York Residents:** You may wish to contact the Attorney General's Office at The Capitol, Albany, NY 12224-0341, or by telephone at 800-771-7755 or 800-788-9898. You may also contact the Department of State, Consumer Protection Division at 800-697-1220 or to visit <https://www.dos.ny.gov/consumerprotection/> for more information.

**Rhode Island Residents:** You may wish to contact the Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, [www.riag.ri.gov](http://www.riag.ri.gov), 401-274-4400. Please note that there were 194 affected individuals residing in Rhode Island.