

Chip 1 Exchange USA
c/o Cyberscout
PO Box 245
Bellmawr, NJ 08099

Jane Sample
126 Main St
Apt A
Sample, XX ABC12 DE37

September 8, 2026

Dear Jane Sample:

Chip 1 Exchange USA writes to inform you about a matter that may involve your information. We take the security of information in our care seriously. Massachusetts law limits the information that we can share about this incident in this letter. However, you may contact our toll-free assistance line at 1-800-405-6108 for more information about this incident. After completing our review of this incident, we worked to obtain resources to provide you with notice and complimentary identity monitoring services so that you may take steps to protect your information, should you feel it is appropriate to do so. Instructions on how to enroll in the complimentary identity monitoring services are detailed in the "Enroll in Monitoring Services" section. If you wish to place a free fraud alert or security freeze on your credit file, resources and instructions are detailed in the "Monitor Your Accounts" section below.

Enroll in Monitoring Services

In response to this matter, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for twenty-four (24) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in the 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.

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: **ABC123DEF456**.

In order for you to receive the monitoring services described above, you must enroll within ninety (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.

Monitor Your Accounts

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 a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any 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 a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to their personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

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.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax - www.equifax.com and 1-888-298-0045

Experian - www.experian.com and 1-888-397-3742

TransUnion - www.transunion.com and 1-833-799-5355

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and state Attorney General.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this matter. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

If you have questions about this matter, we have an assistance line with agents ready to help answer your questions. You may contact our toll-free assistance line at 1-800-405-6108, Monday through Friday from 5:00 a.m. to 5:00 p.m. Pacific Time (excluding U.S. holidays). You may also write to us at Chip 1 Exchange USA, Attn: Compliance, 16411 Scientific Way, Suite 101, Irvine, California 92618.

Sincerely,

Chip 1 Exchange USA, Inc.

