



Return to Mail Processing Center
P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address 2>>
<<City>>, <<State>> <<Zip Code>>

October 1, 2026

Subject: Notice of Data <<Variable Text 1: Security Incident / Breach>>

Dear <<First Name>> <<Last Name>>:

I am writing to inform you of a recent data security incident that may have affected your payment card information. 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 September 21, 2026, we detected suspicious activity on our website and immediately initiated an investigation. We also engaged independent specialists to assist with the process. The investigation determined that payment card information from certain transactions between August 4th and September 21st, 2026 may have been acquired without authorization. On September 23rd, 2026, we determined that your payment card information was affected during the incident.

What Information Was Involved. The information may have included your first and last name, payment card number, expiration date and security code.

What We Are Doing. We know a letter like this can shake your confidence in us, and we want you to know exactly what we did about it. We already had experienced security professionals protecting our website, and the moment we discovered the incident, we shut down online transactions entirely rather than risk a single additional customer being affected. We then brought in a team of independent cybersecurity specialists and together with our own team they located unauthorized code and removed it from our website. We also implemented measures to enhance our security. Every visitor to our website now passes through a protective screening layer before ever reaching the site itself. The site is protected by multiple layers of firewall at both the network and application level. We have locked the ability to add or change files on the website and we have continuous, expert-monitored oversight in place so that unusual activity is immediately identified and remediated. We notified the payment card brands so they could take remediation action on their end, and we reported this incident to the Federal Bureau of Investigation and will cooperate fully to hold those responsible accountable. We also engaged IDX, a leading identity protection provider, to send this notice as soon as possible to encourage you to review your card statements for anything unfamiliar and consider requesting a replacement card from your bank, which is the single most effective step you can take.

What You Can Do. You can follow the recommendations on the following page to help protect your personal information.

For More Information. Further information about how to protect your personal information appears on the following page. If you have questions, please call 1-833-788-9712 Monday through Friday, from 7 am to 7 pm Mountain Time. 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,

Georgia Neimeister
Virgo Gems, LLC

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 payment card account statements closely. If you detect any suspicious activity on your payment card account, you should promptly notify the financial institution or company with which the account is maintained. Although this incident is restricted to your affected payment card, you should always 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: Although this incident should not affect your 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 www.annualcreditreport.com, 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

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: Although this incident should not affect your credit report, you may always 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 also 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
877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
www.marylandattorneygeneral.gov/Pages/CPD
888-743-0023

Oregon Attorney General

1162 Court St., NE
Salem, OR 97301
www.doj.state.or.us/consumer-protection
877-877-9392

California Attorney General

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

New York Attorney General

The Capitol
Albany, NY 12224
ag.ny.gov
800-771-7755

Rhode Island Attorney General

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

Iowa Attorney General

1305 E. Walnut Street
Des Moines, IA 50319
www.iowaattorneygeneral.gov
888-777-4590

NY Bureau of Internet and Technology

28 Liberty Street
New York, NY 10005
www.dos.ny.gov/consumerprotection/
212-416-8433

Washington D.C. Attorney General

400 S 6th Street, NW
Washington, DC 20001
oag.dc.gov/consumer-protection
202-442-9828

Kentucky Attorney General

700 Capitol Avenue, Suite 118
Frankfort, KY 40601
www.ag.ky.gov
502-696-5300

NC Attorney General

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

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