EXHIBIT A



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

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

<<Date>>

NOTICE OF <<Variable Data 1>>

Dear <<Full Name>>:

HTH Companies, Inc. ("HTH Companies") writes to notify you of an incident that may affect the privacy of some of your information. Due to the requirements of Massachusetts law, we are unable to provide further details about the nature of the incident in this letter. Nevertheless, we are providing you with information about additional measures you can take to help protect your information, should you feel it appropriate to do so. As part of our ongoing commitment to the privacy of information in our care, we are implementing additional technical security measures and are reviewing and enhancing existing policies and procedures.

What We Are Doing. We are notifying individuals to ensure they are aware of this matter and to provide complimentary identity monitoring services. Additionally, we are providing individuals with free resources and guidance on how to protect their information, should they feel it is appropriate to do so. We routinely review, evaluate, and update technical measures and we continuously review our staff training and supervision practices to reduce the risk of an indecent like this from occurring. As part of our ongoing commitment to the privacy of personal information in our care, we will continue to evaluate our policies, procedures, and processes related to the storage of, and access to, personal information, as appropriate. We are also notifying state regulatory authorities of this incident, as required by law.

We are also offering twenty-four (24) months of complimentary access to credit monitoring services through Epiq. Individuals who wish to receive these services must enroll by following the enrollment instructions in the 'Enroll in Monitoring Services' section below.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity. You may also review the information contained in the attached *Steps You Can Take to Help Protect Personal Information*. There you will also find more information regarding the complimentary identity monitoring services we are making available to you. While we will cover the cost of these services, you will need to enroll yourself in the services we are offering, if you would like to do so.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 888-619-1596 between the hours of 9:00 a.m. and 9:00 p.m. Eastern Time, Monday - Friday. You may also write to HTH Companies at 239 Rock Industrial Boulevard, Union, Missouri 63084.

Sincerely,

HTH Companies, Inc.

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services



<<Full Name>>
Activation Code: <<ACTIVATION CODE>>
Enrollment Deadline: <<ENROLLMENT DEADLINE>>
Coverage Length: <<CM Duration>> Months

Epiq Monitoring Solutions
3B Credit Monitoring

How To Enroll:

1) Visit https://epiqmonitoringsolutions.com and click "Activate Account".
2) Enter the following activation code, **<<Activation Code>>** and complete the enrollment form.
3) Complete the identity verification process.
4) You will receive a separate email from noreply@epiqmonitoringsolutions.com confirming your account has been set up successfully and will include an Access Your Account link in the body of the email that will direct you to the log-in page https://2.epiqmonitoringsolutions.com.
5) Enter your log-in credentials.
6) You will be directed to your dashboard and activation is complete!

Product Features:

3-Bureau Credit Monitoring with Alerts
Monitors your credit file(s) with each of the 3 Credit Bureaus for key changes, with alerts such as credit inquiries, new accounts, and public records.

VantageScore® 3.0 Credit Score with Score Tracker[1]
1-Bureau VantageScore®3.0 (monthly) and Credit Score Tracker.

SSN Monitoring (High Risk Transaction Monitoring, Real-Time Authentication Alerts, Real-Time Inquiry Alerts)
Detect and prevent common identity theft events outside of what is on your credit report. Real-time monitoring of SSNs across situations like loan applications, employment and healthcare records, tax filings, online document signings and payment platforms, with alerts.

Dark Web Monitoring
Scans millions of servers, online chat rooms, message boards, and websites across all sides of the web to detect fraudulent use of your personal information (i.e. name, date of birth, addresses, email addresses, phone numbers, driver's licenses, passports, bank accounts, credit cards, mother's maiden name, medical record numbers, national provider identifier number, crypto wallets, gamertags, usernames), with alerts.

Change of Address Monitoring
Monitors the National Change of Address (NCOA) database and the U.S. Postal Service records to catch unauthorized changes to users' current or past addresses.

Credit Protection
3-Bureau credit security freeze assistance with blocking access to the credit file for the purposes of extending credit (with certain exceptions).

Personal Info Protection
Helps users find their exposed personal information on the surface web—specifically on people search sites and data brokers – so that the user can opt out/remove it. Helps protect members from ID theft, robo calls, stalkers, and other privacy risks.

Identity Restoration & Lost Wallet Assistance
Dedicated ID restoration specialists who assist with ID theft recovery and assist with canceling and reissuing credit and ID cards.

Up to $5M Identity Theft Insurance[2]
Provides up to $5,000,000 ($0 deductible) Identity Theft Event Expense Reimbursement Insurance on a discovery basis. This insurance aids in the recovery of a stolen identity by helping to cover expenses normally associated with identity theft.

Unauthorized Electronic Funds Transfer- UEFT and 401k/HSA Cash Recovery[2]
Provides up to $1,000,000 ($0 deductible) Unauthorized Electronic Funds Transfer Reimbursement and $1,000,000 ($0 deductible) 401k/HSA Cash Recovery. This aids in the recovery of stolen funds resulting from fraudulent activity (occurrence based).

If you need assistance with the enrollment process or have questions regarding Epiq Monitoring Solutions 3B Credit Monitoring, please call directly at **866.675.2006**, Monday-Friday 9:00 a.m. to 5:30 p.m., ET.

1 The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore® credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.
2 Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. or American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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 the 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	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/data-breach-help
1-888-298-0045	1-888-397-3742	1-833-799-5355
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion, P.O. Box 160, Woodlyn, PA 19094

Additional Information

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

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your 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, D.C. 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 the relevant state Attorney General. This notice has not been delayed by law enforcement.