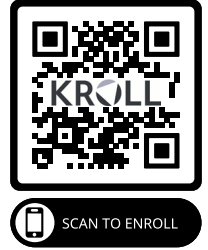




<<Return to Kroll>>
<<Return Address>>
<<City, State ZIP>>

<<FIRST_NAME>> <<MIDDLE_NAME>> <<LAST_NAME>> <<SUFFIX>>
<<ADDRESS_1>>
<<ADDRESS_2>>
<<CITY>>, <<STATE_PROVINCE>> <<POSTAL_CODE>>
<<COUNTRY>>



<<Date>> (Format: Month Day, Year)

Re: Notice of Data Privacy Incident

Dear <<First_name>> <<Last_name>>:

WorldOne Inc. (d/b/a Sermo) takes privacy and security seriously. As part of that commitment, we write to notify you of a data security incident involving your personal information. This notice explains steps our company has taken to address the incident and steps one may take for added protection of personal information. We also are offering the opportunity to enroll in complimentary identity monitoring services.

The information that may have been involved includes your first and last name, in combination with your <<b2b_text_2 (Data Elements)>>.

Additionally, we are providing you with access to complimentary identity monitoring services. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. These services provide you with alerts for 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 Kroll. Instructions about how to enroll in these services and additional resources available to you are included in the enclosed “Steps You Can Take to Help Protect Your Information.”

As a general matter, it is prudent to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports and account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company. We have provided additional information below, which contains more information about steps you can take to help protect yourself against fraud and identity theft.

Should you have any questions or concerns, please contact our dedicated assistance line at (844) 425-7477, Monday through Friday, 8:00 a.m. – 5:30 p.m. CST, excluding major U.S. holidays. Please know that the security of information is of the utmost importance to us. We remain committed to protecting the information entrusted in our care. We continue to be thankful for your support during this time.

Sincerely,

WorldOne Inc.

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Identity Monitoring Enrollment Instructions:

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6 (activation deadline)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s_n>>

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com. Additional information describing your services is included with this letter.

Monitor Your Accounts and Credit Reports: It is good practice to remain vigilant of incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

Fraud Alert Services: You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

Credit Freeze Instructions: As an alternative to a fraud alert, you 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 your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you should provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

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

TransUnion
1- 800-916-8800
www.transunion.com

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

Equifax
1-888-378-4329
www.equifax.com

TransUnion Fraud Alert
P.O. Box 2000
Chester, PA 19016-2000

Experian Fraud Alert
P.O. Box 9554
Allen, TX 75013

Equifax Fraud Alert
P.O. Box 105069
Atlanta, GA 30348-5069

TransUnion Credit Freeze
P.O. Box 160
Woodlyn, PA 19094

Experian Credit Freeze
P.O. Box 9554
Allen, TX 75013

Equifax Credit Freeze
P.O. Box 105788
Atlanta, GA 30348-5788

Additional Information: You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them.

The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For Massachusetts residents, the Massachusetts Attorney General may be contacted at 1 Ashburton Place, 20th Floor, Boston , MA 02108; 1-617-727-8400 or 1-617-727-2200; and www.mass.gov/orgs/office-of-the-attorney-general.

WorldOne Inc. can be reached at 200 Park Avenue South, Suite 1310, New York, NY 10003.