

# **EXHIBIT A**

## TERRA HOLDINGS

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>>:

Terra Holdings, LLC ("Terra Holdings") writes to inform you of an incident that involves some of your information. Due to requirements imposed by Massachusetts law, we are unable to provide you with the details about the nature of this incident. Nevertheless, we are providing you with access to resources to protect against the possibility of misuse of your information should you feel it appropriate to do so. The confidentiality, privacy, and security of information in our care is one of our highest priorities. In an abundance of caution, we are offering you access to credit monitoring and identity theft protection services through Epiq for twenty-four (24) months at no cost to you. To enroll in these services, please follow the steps below.

**Activation Code:** <<ACTIVATION CODE>>

**Enrollment Deadline:** <<ENROLLMENT DEADLINE>>

**Coverage Length:** <<CM Duration>> Months

### **Epiq - Privacy Solutions ID** 1B Credit Monitoring - Plus

#### **How To Enroll:**

- 1) Visit [www.privacysolutionsid.com](http://www.privacysolutionsid.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@privacysolutions.com](mailto:noreply@privacysolutions.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
- 5) Enter your log-in credentials
- 6) You will be directed to your dashboard and activation is complete!

#### **Product Features:**

##### **1-Bureau Credit Monitoring with Alerts**

Monitors your credit file(s) for key changes, with alerts such as credit inquiries, new accounts, and public records.

##### **VantageScore® 3.0 Credit Score and Report<sup>1</sup>**

1-Bureau VantageScore® 3.0 (annual) and 1-Bureau Credit Report.

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.

### **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, 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 \$1M Identity Theft Insurance<sup>2</sup>**

Provides up to \$1,000,000 (\$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<sup>2</sup>**

Provides up to \$1,000,000 (\$0 deductible) Unauthorized Electronic Funds Transfer Reimbursement. 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 – Privacy Solutions ID 1B Credit Monitoring - Plus, please call directly at **866.675.2006**, Monday-Friday 9:00 a.m. to 5:30 p.m., ET.

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 your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your 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 you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one 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 your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report 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 security freeze, you may need to provide the following information, depending on whether you make the request online, by phone, or by mail:

<sup>2</sup> 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.

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.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

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

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/data-breach-help">https://www.transunion.com/data-breach-help</a>
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

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

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://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. You can obtain further information on how to file such a complaint by way of the contact information listed above. 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 and your state Attorney General. This notice has not been delayed by law enforcement.

We understand you may have questions about the incident that are not addressed in this letter. If you have questions, please call 877-421-8594. Monday through Friday from 9 a.m. to 9 p.m. ET (excluding holidays). You can also write to Terra Holdings, LLC, attn: Cyber Event, 770 Lexington, New York, NY 10065.

Sincerely,

Terra Holdings, LLC