



Secure Processing Center
25 Route 111, P.O. Box 1048
Smithtown, NY 11787

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

***Postal IMB Barcode

<<Date>>

Subject: Notice of Data Security Incident

Dear <<Full Name>>:

We are writing to inform you of a data security incident that may have involved your personal information. AMERRA Capital Management, LLC (“AMERRA”) takes the privacy and security of all information within its possession very seriously. Please read this letter carefully as it contains information regarding the incident and steps you can take to help protect your personal information.

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 also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer’s credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

To place a security freeze on your credit report, you must contact each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). You may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies’ websites or over the phone, using the contact information below:

- Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>
- Experian Security Freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742
<https://www.experian.com/freeze/center.html>
- TransUnion Security Freeze P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name;
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver’s license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;

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. The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or 877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

- FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 877-IDTHEFT (438-4338).

In addition to the above, we are also offering you the opportunity to enroll in the complimentary Financial Shield credit monitoring and identity theft protection services through CyEx, a data security and recover services expert. CyEx's Financial Shield services include 24 months of credit monitoring, financial and high-risk transaction monitoring, fraud alerts, monthly credit score and tracker, and a \$1,000,000 identity theft insurance policy. To enroll in CyEx's Financial Shield services, which are offered at no cost to you, please see the below instructions.

To enroll in Financial Shield, visit app.financialshield.com/enrollment/activate/amerra

1. Enter your unique Activation Code <<Activation Code>>
Enter your Activation Code and click 'Redeem Code'.
2. Create Your Account
Enter your email address, create your password, and click 'Create Account'.
3. Register
Enter your legal name, home address, phone number, date of birth, Social Security Number, and click 'Complete Account'.
4. Complete Activation
Click 'Continue to Dashboard' to finish enrolling.

The deadline to enroll is <<Enrollment Deadline>>. If you do not enroll by <<Enrollment Deadline>>, you will not be able to take advantage of Financial Shield, so please enroll before the deadline.

We recommend that you follow the recommendations in this letter. If you have questions or need assistance, please call 855-403-1787 Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern, excluding holidays. 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,

AMERRA Capital Management, LLC
61 West Palisade Avenue, Suite 2B
Englewood, NJ 07631