

Dear Customer:

We are writing to notify you of an incident involving unauthorized access to your information that may have included your name, contact information, bank account information, and transaction history. We understand how important the security of your information is and want to explain what we have done in response and some steps you may consider taking.

We sincerely apologize for any concern or inconvenience this may cause. We have taken, and will continue to take, steps to enhance our security. If you have any questions about this incident, please contact our customer support at 855-739-2859, available 7 days a week from 5am to 7pm PST.

Additional Information

Identity monitoring services will be provided, at no cost to you, upon request by contacting the customer support number below.

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.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com).

To place a security freeze on your credit report, 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>

The consumer reporting agencies may require some or all of the following information to process a security freeze request, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
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;
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.

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.

Remain vigilant by regularly reviewing your account statements, credit reports, and other financial records for activity you do not recognize. If you identify suspicious activity, report it promptly to us, or the relevant financial institution.

Other important information

Placing a fraud alert

You may place a fraud alert on your credit file at no charge. A fraud alert tells creditors to contact you before opening new accounts in your name. To place a fraud alert, contact any one of the three major credit bureaus. That bureau will notify the other two.

Equifax: 1-800-525-6285, www.equifax.com

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

TransUnion: 1-800-680-7289, www.transunion.com

Placing a security freeze

You may place a security freeze on your credit file at no charge. A security freeze restricts access to your credit report, which can make it harder for someone to open a new account in your name. To place a security freeze, contact each of the three major credit bureaus.

Equifax: 1-800-349-9960, www.equifax.com/personal/credit-report-services/credit-freeze/

Experian: 1-888-397-3742, www.experian.com/freeze

TransUnion: 1-888-909-8872, www.transunion.com/credit-freeze

Obtaining a free credit report

You may obtain free credit reports from Equifax, Experian, and TransUnion by visiting www.annualcreditreport.com or calling 1-877-322-8228. Review your reports for accounts or activity you do not recognize.

Additional resources

If you believe your information has been misused, you may file a report with your local law enforcement agency and the Federal Trade Commission at www.identitytheft.gov or by calling 1-877-ID-THEFT (1-877-438-4338).