

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

<<FirstName>> <<MiddleName>> <<LastName>> << NameSuffix>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

Dear <<FirstName>> <<LastName>>,

We are writing to notify you about an inadvertent unauthorized acquisition of your personal information that occurred on January 2, 2019.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. Note, however, that to our knowledge no police report has been filed concerning 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. 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.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consuming reporting agencies by regular, certified or overnight mail at the addresses below:

Equifax Credit Information Services, Inc.	Experian	TransUnion
P.O. Box 740241	P.O. Box 4500	2 Baldwin Place
Atlanta, GA 30374	Allen, TX 75013	P.O. Box 1000
(888) 685-1111	(888) 397-3742	Chester, PA 19016
www.equifax.com	www.experian.com	(800) 888-4213
		www.transunion.com

In order to request a security freeze, you will need to provide the following information:

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, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. 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 three (3) business days after receiving your request to place a security freeze on your credit report. 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit bureaus by mail and include 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 three (3) business days after receiving your request to remove the security freeze.

We prepared the attached sheet which describes steps you can take to protect your identity, credit and personal information. In addition, we have secured the services of Kroll to provide identity monitoring at no cost to you for one year. Kroll has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, a Current Credit Report, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

Visit krollbreach.idMonitoringService.com to activate and take advantage of your identity monitoring services.

You have until April 30, 2019 to activate your identity monitoring services.

Your membership number for enrollment is: <<Member ID>>

To receive credit services by mail instead of online, please call 1-877-560-8630. Additional information describing your services is included with this letter.

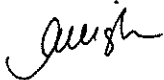
For More Information

If you have questions, please call 1-877-560-8630, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time.

Please have your membership number ready.

Please know we take very seriously our responsibility to safeguard your personal information. We sincerely apologize for the worry this situation may cause you.

Sincerely,



Allisha Elliott
Chief Human Resources Officer

Important Identity Theft Information:

Additional Steps You Can Take to Protect Your Identity

The following are additional steps you may wish to take to protect your identity.

Review Your Accounts and Credit Reports

Regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. When you receive your credit report, look it over with care. If you notice anything suspicious – accounts you did not open, inquiries from creditors that you did not initiate, personal information such as a home address or Social Security number that is not accurate – or you see anything you do not understand, call the credit reporting agency at the number listed in the report. If you find fraudulent or suspicious activity in your credit reports, you should promptly report the matter to the proper law enforcement authorities.

You may obtain a free copy of your credit report online at www.annualcreditreport.com by calling toll free 1.877.322.8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax Credit Information Services, Inc.
P.O. Box 740241
Atlanta, GA 30374
(888) 685-1111
www.equifax.com

Experian
P.O. Box 4500
Allen, TX 75013
(888) 397-3742
www.experian.com

TransUnion
2 Baldwin Place
P.O. Box 1000
Chester, PA 19016
(800) 888-4213
www.transunion.com

Suggestions If You Are a Victim of Identity Theft

- **File a police report.** Get a copy of the report to submit to your creditors and others that may require proof of a crime.
- **Contact the U.S. Federal Trade Commission (FTC).** The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. File a report with the FTC by calling the FTC's Identity Theft Hotline: 1.877.IDTHEFT (1.877.438.4338); online at <http://www.ftc.gov/idtheft>; or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580. Also request a copy of the publication, "Take Charge: Fighting Back Against Identity Theft" from: <http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idth04.pdf>.
- **Keep a record of your contacts.** Start a file with copies of your credit reports, the police reports, any correspondence, and copies of disputed bills. It is also helpful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.

Take Steps to Avoid Identity Theft

Further information can be obtained from the FTC about steps to take to avoid identity theft through the following paths: <http://www.ftc.gov/idtheft>; calling 1.877.IDTHEFT (1.877.438.4338); or write to Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580. Additionally, you may obtain information about fraud alerts and security freezes from the consumer reporting agencies, your state Attorney General, and the FTC.



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services¹ from Kroll:

Triple Bureau Credit Monitoring and Single Bureau Credit Report

Your current credit report is available for you to review. You will also receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

Public Persona

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you'll receive an alert.

Quick Cash Scan

Quick Cash Scan monitors short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.