



Processing Center • P.O. BOX 141578 • Austin, TX 78714

14539



JOHN Q. SAMPLE
1234 MAIN STREET
ANYTOWN US 12345-6789

February 8, 2019

Subject: Important Message Regarding DD Perks Account Security

Dear John Sample,

Dunkin' Brands Inc. ("Dunkin'") is writing to provide you with information regarding a recent incident involving your DD Perks account.

What Information Was Involved?

The information involved depends on what you had in your DD Perks account. Information these third-parties may have been able to access includes:

- Your first and last names,
- Email address (username), and
- Your 16-digit DD Perks account number and your DD Perks QR code

What We Are Doing

We immediately launched an internal investigation and have been working with our security vendor to remediate this event and to help prevent this kind of event from occurring in the future. We forced a password reset that required all of the potentially impacted DD Perks account holders to log out and log back in to their account using a new password. We also have taken steps to replace any DD Perks stored value cards with a new account number, but retaining the same value that was previously present on those cards.

What You Can Do

As always, we strongly recommend that our guests create unique passwords for their DD Perks accounts, and do not reuse passwords used for their other unrelated online accounts. In addition, attached please find "Information about Identity Theft Protection." It includes steps you can take to help protect yourself against identity theft.

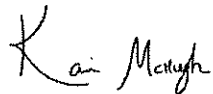


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For More Information

If you have questions or concerns, please refer to dunkindonuts.com or call Consumer Care at 800-447-0013 during the following hours: Monday - Friday between 7AM and 7PM EST.

Sincerely,

A handwritten signature in black ink that reads "Kari McHugh". The signature is written in a cursive style with a large, stylized 'K'.

Kari McHugh
Senior Director, Customer Relations
Dunkin' Brands, Inc.

Information about Identity Theft Protection

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. 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.

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|--|--|---|
| Equifax P.O. Box 740241 Atlanta, GA 30374-0241 800-685-1111 www.equifax.com | Experian P.O. Box 9532 Allen, TX 75013 888-397-3742 www.experian.com | TransUnion P.O. Box 6790 Fullerton, CA 92834-6790 800-916-8800 www.transunion.com |
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You should remain vigilant with respect to reviewing your account statements and credit reports, and you should promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding and protection against identity theft: Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft.

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.

Fraud Alerts: There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report, which stays on your report for at least 90 days, if you suspect you have been, or are about to be, a victim of identity theft. You may have an extended alert placed on your credit report, which stays on for seven years, if you have already been a victim of identity theft with the appropriate documentary proof. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the toll-free numbers listed below:

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|-------------------------|--------------------------|----------------------------|
| Equifax 877-478-7625 | Experian 888-397-3742 | TransUnion 800-680-7289 |
|-------------------------|--------------------------|----------------------------|

Credit Freezes: Massachusetts law also allows consumers to place a security freeze on their credit reports, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Credit freeze laws vary from state to state, but there is no cost for freezing or unfreezing your credit file.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348

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

Trans Union Security Freeze Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19022-2000



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 a 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.