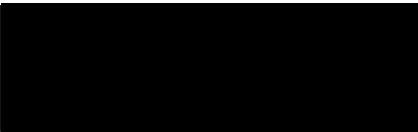


14602



DavisVision™

14602
February 13, 2019



Re: Possible Privacy Incident

Dear [REDACTED]

We are sending you this letter as part of Davis Vision's commitment to protecting member privacy. We take member privacy very seriously, and it is important to us that you are made fully aware of a *potential* privacy issue affecting your personal information. While we do not know with any certainty that your information was misused, we thought it prudent to make this notification. We deeply regret this incident and any inconvenience to you and recommend you contact the number below for more information.

We learned on or about January 16, 2019, that a temporary employee performing customer service functions may have used information she was authorized to access as part of her job duties to commit identity theft. Your personal information, including your name, address, phone number and social security number, was accessed by this temporary employee in the normal course of performing customer service functions. At this time, we are not aware of any evidence that your information has been accessed or used by an unauthorized individual, only that the temporary employee had access to your personal information as part of her job duties. We have not confirmed that your personal information was actually compromised.

As a result of our investigation, the temporary employee is no longer working at our facility. Additionally, we have undertaken a review of our policies and procedures to strengthen our controls to help prevent future incidents.

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. 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.

There is no charge to place, temporarily lift, or permanently remove a security freeze.

Again, at this time, we do not know with any certainty that your information has been misused. However, we recognize how important your personal information is to you. If you choose, as a measure of extra security, we are offering you two (2) years of credit monitoring and reporting services at no cost to you. This service is performed through Equifax, an organization that monitors and reports unusual credit activity, such as creating new accounts in your name. If you would like to activate the Equifax service, please follow the instructions included in this letter.

You can also place a security freeze on your credit reports online with each of the three major consumer reporting agencies:

Equifax
1-800-685-1111
P.O. Box 740256
Atlanta, GA 30374
www.freeze.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com/freeze

TransUnion Fraud Reporting
1-888-909-8872
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com/credit-freeze



It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

The credit reporting agencies will 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 go online to each of the credit reporting agencies and provide 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 specific period of time you want the credit report available. The credit reporting agencies will lift the security freeze for the specified period of time.

To remove the security freeze, you must call or go online to each of the three credit bureaus and 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 will remove the security freeze.

There is no cost to freeze or unfreeze your credit files.

To learn more about these issues, contact your **State Attorney General's office** or visit the **Federal Trade Commission's** website at www.ftc.gov/idtheft and click on the link for credit freeze information.

For more information on this incident, please contact Chris Alworth at 443-451-1051.

Sincerely,

A handwritten signature in cursive script that reads "Glen Brickman".

Glen Brickman
Davis Vision Privacy Office

Enclosure: Equifax Credit Monitoring Enrollment Instructions



Enter your Activation Code: XXXXXXXXXX

Product Information

Equifax® Credit Watch™ Gold with 3-in-1 Credit Monitoring provides you with the following key features:

- 3- Bureau credit file monitoring¹ and alerts of key changes to your Equifax®, Transunion®, and Experian® credit reports
- One Equifax 3-Bureau credit report
- Automatic Fraud Alerts² With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax® credit report
- Up to \$1 MM Identity Theft Insurance³
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to www.myservices.equifax.com/tri

- 1. Welcome Page:** Enter the Activation Code provided above in the “Activation Code” box and click the “Submit” button.
- 2. Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
- 3. Create Account:** Complete the form with your email address, create a User Name and Password, review the Terms of Use and then check the box to accept and click the “Continue” button.
- 4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
- 5. Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

1. Credit monitoring from Experian® and Transunion® will take several days to begin.

2. The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

3. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. 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.

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Enter your Activation Code: XXXXXXXXXX

To sign up for US Mail delivery, dial 1-855-833-9162 for access to the Equifax Credit Watch Gold with 3-in-1 Credit Monitoring automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

- 1. Activation Code:** You will be asked to enter your Activation Code provided above.
- 2. Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
- 3. Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
- 4. Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

1. Credit monitoring from Experian® and Transunion® will take several days to begin.

2. The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

3. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. 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.

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