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## **Fearless Faith Inc.**

February 28, 2019

[Name],

I am writing to let you know of an unfortunate security incident that we experienced here at Fearless Faith Inc.

### **What Information Was Involved?**

Based on our analysis to date, you may have been affected because we store some contact information and some payment information. The information that may have been affected could include your name, address, email address, phone number and credit card number, CCV code and Expiry Date.

### **What We Are Doing.**

After we discovered the issue on January 30, 2019, we took immediate steps to stop it.

### **What You Can Do.**

We encourage you to take the following precautions:

- We urge you to remain vigilant against threats of identity theft or fraud and to regularly review and monitor your account statements and credit history for any signs of unauthorized transactions or activity. Report any unauthorized activity on your credit or banking accounts to your credit or banking providers immediately.
- If you suspect you are the victim of identity theft or fraud, you have the right to file a report with the police or law enforcement. In addition, you may contact the FTC or your state attorney general to learn more about the steps you can take to protect yourself against identity theft. Attachment A following this letter has more information about steps you can take to protect yourself against identity theft or fraud.
- Be alert for "phishing" emails from someone who acts like they know you and requests sensitive information over email, such as passwords, Social Security numbers, or bank account information. Exercise caution if you are being asked to confirm personal or financial information. Beware of links in emails that ask for personal information and emails that ask you to sign into a service to look at a document. These may be attempts to steal your account credentials.
- Be careful if you receive emails from unrecognized senders. Do not click on links, download files or open attachments in emails from unknown senders.

### **For More Information.**

We deeply regret that this incident occurred. If you have any questions or need further information regarding this incident, please contact us at [support@fearlessfaith.ca](mailto:support@fearlessfaith.ca).

Sincerely,



Karen Croll for Fia-Lynn Crandall

## ATTACHMENT A

### Additional Information to Protect Yourself

To protect against possible fraud, identity theft or other financial loss, we encourage you to remain vigilant, to review your account statements and to monitor your credit reports. Provided below are the names and contact information for the three major U.S. credit bureaus and additional information about steps you can take to obtain a free credit report and place a fraud alert or security freeze on your credit report. If you believe you are a victim of fraud or identity theft, you should consider contacting your local law enforcement agency, your state's attorney general, or the Federal Trade Commission.

#### INFORMATION ON OBTAINING A FREE CREDIT REPORT

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free (877) 726-1014.

#### INFORMATION ON IMPLEMENTING A FRAUD ALERT OR SECURITY FREEZE

Consider contacting the three major credit bureaus at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. Under federal law, credit reporting agencies must place, lift, or remove a security freeze free of charge. 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.

To place a fraud alert or security freeze on your credit report, you must contact the three credit bureaus below:

Equifax: Consumer Fraud Division P.O. Box 740256 Atlanta, GA 30374 (888) 766-0008 <a href="http://www.equifax.com">www.equifax.com</a>	Experian: Credit Fraud Center P.O. Box 9554 Allen, TX 75013 (888) 397-3742 <a href="http://www.experian.com">www.experian.com</a>	TransUnion: TransUnion LLC P.O. Box 2000 Chester, PA 19022-2000 (800) 680-7289 <a href="http://www.transunion.com">www.transunion.com</a>
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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, the addresses where you have lived over those prior five years;
5. Proof of current address, such as a current utility bill or telephone bill; and
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.).

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, D.C. 20024; telephone (877) 382-4357; or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

## **ADDITIONAL RESOURCES**

Your state attorney general may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state attorney general, or the FTC.

**Massachusetts Residents:** Under Massachusetts law, you have the right to obtain any police report filed in connection to the 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.