

14726

March 12, 2019

[NAME]
[STREET ADDRESS]
[CITY, STATE, ZIP CODE]

Notice of Data Security Incident

Dear [Name]:

I am writing to provide you with information about a recent data security incident that involved your personal information.

What Information Was Involved?

Your name [and Social Security number] [Social Security number and driver's license number] were included in information involved in the incident. The information was password-protected and we have no indication that the password was acquired or that any information involved in the incident was viewed by an unauthorized person or has been misused.

What We Are Doing

Upon learning of the incident, we promptly began an investigation to identify personal information that may have been impacted. We are providing you with this notice so that you can take the steps recommended below. The incident also was immediately reported to law enforcement, and we intend to cooperate with them to help recover the information. We also intend to provide additional information security training and take other measures to reduce the risk of future incidents.

What You Can Do

Please remain vigilant and take steps to protect against identity theft or fraud. We recommend that you monitor your accounts and free credit reports for any signs of suspicious activity. Information about how to obtain a free credit report or security freeze and other guidance is provided under "Additional Resources" in the enclosed document, which we encourage you to review.

As an added precaution, we are offering you 18 months of credit monitoring and identity protection services at no charge to you. The company has made arrangements with a third-party service provider, Kroll, to provide these services, which include triple bureau credit monitoring, access to a free current credit report, internet-based identity monitoring, \$1 million identity fraud loss reimbursement, fraud consultation, and identity theft restoration services. A description of the Kroll services and how to activate them is enclosed with this letter. Please note that to activate these services, you will need to provide your personal information to Kroll.

For More Information

If you have any questions or concerns, please call Kathi Hartman at 1-781-622-1053.

Sincerely,

Erik Winebrenner
Vice President, Chief Information Security Officer

ADDITIONAL RESOURCES

You may obtain a free copy of your credit report from each of the three credit reporting agencies by visiting www.annualcreditreport.com or by calling 1-877-322-8228. You can request information regarding fraud alerts, security freezes, and identity theft from the following credit reporting agencies:

- **Experian**, <https://www.experian.com/help>, 1-888-397-3742, P.O. Box 9554, Allen, TX 75013
- **TransUnion**, <https://www.transunion.com/credit-help>, 1-888-909-8872, P.O. Box 2000, Chester, PA 19016-2000
- **Equifax**, <https://www.equifax.com/personal/credit-report-services>, 1-800-685-1111, P.O. Box 105788, Atlanta, GA 30348

You can contact these credit bureaus to place a “fraud alert” on your credit file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. When one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file.

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. You can request a security freeze from each of the three major consumer reporting agencies online, by telephone, or by mail via the contact information listed above. To place a security freeze, you may need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
- Social Security number
- Date of birth
- The addresses where you have lived over the prior five years
- Proof of current address such as a current utility bill or telephone bill
- A legible photocopy of a government-issued identification card (state driver’s license or ID card, military identification, etc.)

You can also receive information from the Federal Trade Commission (“FTC”) regarding fraud alerts, security freezes, your rights under the Fair Credit Reporting Act, and how to avoid and report identity theft: FTC Identity Theft Clearinghouse, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, consumer.ftc.gov, 1-877-438-4338. Under Massachusetts law, you have the right to obtain any police report 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.



We have secured the services of Kroll to provide identity monitoring at no cost to you for 18 months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services¹ 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.

How to Activate Your Identity Monitoring Services

1. You must activate your identity monitoring services by **June 10, 2019**. Your Activation Code will not work after this date.
2. Visit redeem.kroll.com to activate your identity monitoring services.
3. Provide Your Activation Code: <<Enter Activation Code>> and Your Verification ID: **4PE**
4. To sign in to your account after you have activated your identity monitoring services, please visit krollbreach.idmonitoringservice.com

If you have questions, please call 1-866-775-4209, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time.

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.