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Return Mail Processing Center
P.O. Box 9349
Dublin, OH 43017

<<Name 1>>
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<<City>><<State>><<Zip>>
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April 17, 2019

Dear <<Name 1>>:

Lakeland Finance, LLC dba WorldStrides ("WorldStrides") recently learned that some of your personal information may have been subject to unauthorized access or acquisition. If you are not a current or former WorldStrides employee, this information may have been maintained by WorldStrides in connection with a trip you participated in and which was run by WorldStrides. While we are not aware of any misuse of your information, out of an abundance of caution, we are sending this advisory to you so that you can take steps to protect yourself and minimize the possibility of misuse of your information.

We apologize for any inconvenience this may cause you and assure you that we have worked diligently to resolve this incident and continue to deploy measures to avoid these types of incidents from occurring in the future. Below you will also find instructions and a code redeemable for two years of credit monitoring with TransUnion.

Please see the attached sheet for additional steps you can take to protect your identity, credit and personal information.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If your minor is the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts 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. Federal law now requires the credit reporting agencies to permit consumers to place, temporarily lift, or permanently remove a security freeze on their credit reports for free. Federal law also allows parents to freeze for free the credit of their children who are under 16. Additionally, guardians, conservators, and those with a valid power of attorney can similarly freeze their dependents' credit for free. Please visit www.consumer.ftc.gov/articles/0497-credit-freeze-faqs for more information.

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 6790
Fullerton, CA 92834

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.

The attached sheet describes additional steps you can take to protect your identity, credit and personal information. As an added precaution, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for two years provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies. To receive these services you must enroll by <<Enrollment Deadline>>.

- To enroll in this service, go to the myTrueIdentity website at www.mytrueidentity.com and in the space referenced as "Enter Activation Code", enter the following Activation Code:

<<Insert Unique 12-letter Activation Code>>

- Then follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code <<CODE>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.
- Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

ADDITIONAL DETAILS REGARDING YOUR 24 MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score.
- The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

We treat all personal information in a confidential manner and are proactive in the careful handling of such information. We continue to assess and modify our privacy and data security policies and procedures to prevent similar situations from occurring. Unauthorized access to personal information and similar incidents are difficult to prevent in all instances; however, we will be reviewing our systems and making improvements where we can to minimize the chances of this happening again.

If you have questions or concerns, you should call (855) 821-6789 from 9 am to 9 pm Eastern. Again, we apologize for this situation and any inconvenience it may cause you.

Sincerely,

Bob Gogel
CEO

PLEASE SEE ATTACHED FOR ADDITIONAL INFORMATION

What You Should Do To Protect Your Personal Information

We recommend you remain vigilant and consider taking one or more of the following steps to avoid identity theft, obtain additional information, and protect your personal information:

1. Contacting the nationwide credit-reporting agencies as soon as possible to:

- Add a fraud alert statement to your credit file at all three national credit-reporting agencies: Equifax, Experian, and TransUnion. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. You only need to contact one of the three agencies listed below; your request will be shared with the other two agencies. To place a fraud alert on your credit file, log into the Equifax Member Center and click on the fraud alert tab, visit www.fraudalerts.equifax.com or call the auto fraud line at 1-877-478-7625, and follow the simple prompts. This fraud alert will remain on your credit file for one year.

Equifax
P.O. Box 740256
Atlanta, GA 30374
(800) 525-6285
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022
(800) 888-4213
www.transunion.com

- Place a "security freeze" on your credit account. This means that your credit account cannot be shared with potential creditors. A security freeze can help prevent new account identity theft. If you would like to request a security freeze be placed on your account, you must write by certified or overnight mail (see addresses below) to each of the three credit reporting agencies, or through the electronic or Internet method made available by the credit reporting agencies.
 - Remove your name from mailing lists of pre-approved offers of credit for approximately six months.
 - Obtain a free copy of your credit report by going to www.annualcreditreport.com.
2. Please review all bills and credit card statements closely to determine whether you have been charged for items you did not contract for or purchase. Review all of your bank account statements frequently for checks, purchases, or deductions not made by you. Note that even if you do not find suspicious activity initially, you should continue to check this information periodically since identity thieves sometimes delay their use of stolen personal information.
3. The Federal Trade Commission ("FTC") offers consumer assistance and educational materials relating to identity theft, privacy issues, and how to avoid identity theft. You may also obtain information about fraud alerts and security freezes from the consumer reporting agencies, your state Attorney General, and the FTC. You may contact the FTC by visiting www.ftc.gov or www.consumer.gov/idtheft, calling (877) 438-4338, or writing to the FTC at the address below. If you suspect or know that you are the victim of identity theft, you should contact local police and/or your state Attorney General. You can also report such activity to the Fraud Department of the FTC, which will collect all relevant information and make it available to law-enforcement agencies. The mailing address for the FTC is: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580.