

14951

TEMPLATE CONSUMER NOTIFICATION
ONLY MASSACHUSETTS

[NetCentrics Logo]

[Return Address]

[Insert Date]

[Original First Name] [Original Last Name]
[Original Address 1], [Original Address 2]
[Original City], [Original State] [Original Zip Code]

Dear [Original First Name] [Original Last Name],

We are writing to share with you important information regarding a data security incident that potentially impacted some of our employees' personal information. Since we take everyone's privacy seriously, we have decided to provide complimentary credit monitoring and identity protection services to all current and previous employees, independent of if their data was potentially impacted by this data security incident. If you want to know if you were impacted by this incident or what information may have been accessed, you may call (888) 829-6550. Additional details are provided below.

What Happened:

On February 13, 2019, we learned that an unauthorized individual had gained access to one employee's email mailbox through a phishing attack. As part of the employee's routine job responsibilities at NetCentrics, the employee's email included certain documents containing some of NetCentrics employees' personal information. Our investigation was unable to determine whether the unauthorized individual actually viewed or otherwise accessed the employee's emails; however, the unauthorized individual *could have accessed* personal information in emails over a ten-day period from February 3, 2019 to February 13, 2019.

What Information Was Involved:

The personal information that *could have been* accessed by the unauthorized individual may have included your:

- full name,
- birth date,
- Social Security number,
- home address,
- phone number,
- email address,
- salary,

- demographic information, and
- information about payroll deductions.

What NetCentrics is Doing:

The confidentiality of your personal information is one of NetCentrics' top priorities. Immediately upon learning of the incident, we cut off the unauthorized individual's access to the mailbox and took steps to investigate and contain the incident. We also took immediate steps to enhance security and monitoring of our systems, including implementing new company-wide email access restrictions and eliminating any potential residual harm to the affected personal device. We are also providing specific re-training of individuals who have access to sensitive information as a part of their day-to-day responsibilities and further enhancing our employee training programs to build greater resilience to the growing landscape of cyberattacks.

To help further safeguard you from misuse of your personal information, we are also offering you two (2) years of complimentary credit monitoring and identity protection services through Experian Consumer Services ("Experian"). Additional details are provided below.

What You Can Do:

Regardless of whether you elect to enroll in the credit monitoring and identity protection services, we recommend that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on your accounts, please contact your financial institution or call the number on the back of your payment card.

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.

If you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

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;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

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.

You may also wish to take one or more of the additional steps below:

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 reporting agencies. To order your free credit reports, visit www.annualcreditreport.com or call toll-free (877) 322-8228.

Placing A Fraud Alert On Your Credit Bureau File

A fraud alert lets creditors know to contact you before opening new accounts. Just call any one of the three credit reporting agencies at their respective numbers below. Contacting one of the agencies will allow you to automatically place fraud alerts with all three agencies. You will then receive letters from all of them, with instructions on how to obtain a copy of your credit report from each.

Equifax:
Consumer Fraud
Division
P.O. Box 740256
Atlanta, GA 30374
1-888-766-0008

Experian:
Credit Fraud Center
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion:
TransUnion LLC P.O.
Box 2000
Chester, PA 19022-2000
1-800-680-7289
www.transunion.com

Getting More Information About Identity Theft

For more information on identity theft, we suggest that you visit the Website of the Federal Trade Commission at www.consumer.gov/idtheft. If you do not have Internet access and wish to call the Federal Trade Commission for additional information, please call 1-877-IDTHEFT [1-877-438-4338]; TDD: 1-866-653-4261. You may also send correspondence to: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Room H-130, Washington, DC 20580.

Identity Repair and Monitoring Services

As an added precaution, we have arranged for Experian Consumer Services (“Experian”) to protect your identity at no cost to you. Please note that this offer is available to you for two (2) years from the date of this letter and does not require any action on your part at this time.

The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorksSM as a complimentary two (2) year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by:** June 30, 2019 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/3bplus

- Provide your **activation code**: [ACTIVATION CODE]

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (888) 829-6550 by June 30, 2019. Be prepared to provide engagement number **DB11317** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 2 YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.¹
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

For More Information

If you have any questions about this notice or the incident, please call (888) 829-6550, or visit <https://www.experianidworks.com/3bplus>.

Sincerely,

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.

Susan Brady
Vice President, Human Resources