

EPSILON

June 20, 2019

Re: Notice of Data Security Incident

Dear [REDACTED]

Epsilon Data Management, LLC ("Epsilon") writes to inform you of a recent event involving one of our vendors that may affect the security of your personal information, including your name, as well as some additional personal data elements. Based on an assessment of other similar HR files, the missing files may have included employee ID, signature, personal address, personal email address, and/or personal phone number. Though less likely, it is possible that some of the HR files may have contained SSN, date of birth, passport information, credit history, or banking information. As Epsilon takes the privacy and security of your personal information very seriously, it is important to us that we make you aware of this incident, so you may take steps in response, should you feel it appropriate to do so.

As a precautionary measure, we are offering you free credit monitoring services, through Equifax, for a period of 24 months. This credit monitoring service, Equifax ID Patrol®, is completely free to you, and enrolling in this program will not affect your credit score. For more information about Equifax ID Patrol®, including instructions on how to activate your complimentary 2-year membership, please see the additional information attached to this letter.

ACTIVATION CODE: [REDACTED]

We also want to make you aware of additional steps that you can take as a precaution:

- **Checking Credit Reports and Accounts.** You can regularly review statements from your accounts and periodically obtain your credit report from one or more of the national consumer reporting agencies. You may obtain a free copy of your credit report online at www.annualcreditreport.com or by calling toll-free 1-877-322-8228.
- **Security Freezes.** You have the right to place a security freeze on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should 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 fee to place or lift a security freeze. You must separately place a security freeze on your credit file at each consumer reporting agency noted below:

- Equifax, P.O. Box 105788, Atlanta, Georgia 30348, (800) 349-9960, www.equifax.com
- Experian, P.O. Box 9554, Allen, Texas 75013, (888) 397-3742, www.experian.com
- TransUnion, P.O. Box 2000, Chester, PA 19016, 888-909-8872, www.transunion.com

To request a security freeze, you will need to provide the following information:

- Full name (including middle initial as well as Jr., Sr., III, etc.);
 - Social Security number;
 - Date of birth;
 - Addresses for the previous five (5) years;
 - Proof of current address;
 - A legible copy of a government issued identification card;
 - A copy of any relevant police report, investigation report, or complaint to a law enforcement agency concerning identity theft; and
 - If you are not a victim of identity theft, include payment by check, money order, or credit card. Do not send cash through the mail.
- **Fraud Alerts.** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any of the toll-free numbers of the credit reporting agencies provided above. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three credit bureaus.
 - **Obtaining Police Report & Reporting Identity Theft.** You have the right to file and obtain a copy of a police report of the incident. Please note this letter has not been delayed as a result of a law enforcement investigation.

In addition, if you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authority, the Office of the Massachusetts Attorney General, and the FTC. If you believe your identity has been stolen, the FTC recommends that you take these additional steps:

- Close the accounts that you have confirmed or believe have been tampered with or fraudulently opened. Fill in and submit the FTC's Identity Theft Affidavit available at www.ftc.gov/idtheft when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

For more information about how to protect yourself from becoming a victim of identity theft, contact:

- Federal Trade Commission, Consumer Response Centre, 600 Pennsylvania Avenue NW, Washington, DC 20580, (877) 438-4338, www.ftc.gov/idtheft
- Office of the Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, (617) 727-8400, www.mass.gov/ago/contact-us.html

We deeply regret that this incident happened and any concern that this situation has caused. We have taken and continue to take steps designed to prevent this type of incident from happening in the future.

If you have questions or concerns, you may contact us at hrcompliance@epsilon.com between the hours of 9 am to 5 pm Eastern Time, Monday through Friday.

Sincerely,

Epsilon Human Resources



Enter your Activation Code: XXXXXXXXXX

Product Information

Equifax ID Patrol[®] 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
- Access to your Equifax credit report
- One Equifax 3-Bureau credit report
- Wireless alerts (available online only). Data charges may apply.
- Automatic Fraud Alerts². With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit (available online only).
- Credit Report Lock³ Allows users to limit access to their Equifax credit report by third parties, with certain exceptions.
- Internet Scanning⁴ Monitors suspicious web sites for your Social Security, Passport, Credit Card, Bank, and Insurance Policy Numbers, and alerts you if your private information is found there.
- Lost Wallet Assistance. If you lose your wallet, we'll help you cancel and re-issue your cards and ID
- Up to \$1 MM in identity theft insurance⁵
- 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/patrol

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, after reviewing the Terms of Use, 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.

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

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

³Locking your Equifax credit file with Credit Report Control will prevent access to your Equifax credit file by certain third parties, such as credit grantors or other companies and agencies. Credit Report Control will not prevent access to your credit file at any other credit reporting agency, and will not prevent access to your Equifax credit file by companies like Equifax Global Consumer Solutions which provide you with access to your credit report or credit score or monitor your credit file; Federal, state and local government agencies; companies reviewing your application for employment; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; for fraud detection and prevention purposes; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com.

⁴Internet scanning will scan for your Social Security number (if you choose to), up to 5 bank accounts, up to 6 credit/debit card numbers that you provide, up to 3 email addresses, up to 10 medical ID numbers, and up to 5 passport numbers. Internet Scanning scans thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guaranteed that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

⁵Identity 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.