



May 31, 2019

«Contact_First_Name» «Contact_Last_Name»
 «Contact_Mailing_Street»
 «Contact_Mailing_City», «Contact_Mailing_StateProvince» «Contact_Mailing_ZipPostal_Code»

Dear «Contact_First_Name» «Contact_Last_Name»:

We are writing to notify you that a data security breach involving unauthorized access to your personal information occurred at Mission Asset Fund on or around March 24, 2019. We are contacting you because you entered into a loan agreement with Mission Asset Fund, with the support of the Lending Circles provider «Partner». Should you have questions after reading the below information, please contact Elena Fairley, Programs Director at Mission Asset Fund at elena@missionassetfund.org or 415-373-6019.

What You Can Do To Protect Yourself

- Review the attached document regarding the credit monitoring and identity restoration support that Mission Asset Fund will provide through Experian IdentityWorksSM for 12 months at no expense to you, and enroll in credit monitoring.
- Place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Contact any one of the three major credit bureaus, listed below. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for 90 days. You can renew it after 90 days.

Equifax	equifax.com	1-800-525-6285	P.O. Box 740241, Atlanta, GA 30374
Experian	experian.com	1-888-397-3742	475 Anton Blvd., Costa Mesa, CA 92626
TransUnion	transunion.com	1-888-680-7289	P.O. Box 2000, Chester, PA 19016

- Request that all three credit reports be sent to you, free of charge, for your review. Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission ("FTC") recommends that you remain vigilant and check your credit reports periodically. Thieves may hold stolen information to use at different times. Checking your credit reports periodically can help you spot problems and address them quickly.
- If you find suspicious activity on your credit reports or have reason to believe your information is being misused, file a police report. Get a copy of the police report; you may need it to clear up the fraudulent debts.
- If your personal information has been misused, visit the FTC's site at IdentityTheft.gov to get recovery steps and to file an identity theft complaint. Your complaint will be added to the FTC's Consumer Sentinel Network, where it will be accessible to law enforcers for their investigations. You can also reach the FTC at 1-877-438-4338 or at 600 Pennsylvania Avenue, N.W. Washington, D.C., 20580.

- You also may want to consider contacting the major credit bureaus at the telephone numbers above to place a credit freeze on your credit file. A credit freeze means potential creditors cannot get your credit report. That makes it less likely that an identify thief can open new accounts in your name. The cost to place and lift a freeze depends on state law. Find your state Attorney General's office at naag.org to learn more.
- Do not reuse passwords across different websites, and change your passwords frequently.
- Remain vigilant by reviewing your bank account statements for suspicious activity. Consider notifying your bank regarding the possibility that someone may attempt to impersonate you and access your account.
- Consider notifying the IRS that you are a victim of identity theft. See <https://www.irs.gov/uac/taxpayer-guide-to-identity-theft> for additional information.

Police Report

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.

Credit Report Security Freeze

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.

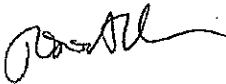
The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, 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.

We sincerely regret any inconvenience this incident may cause you. If you should have any further questions, please contact Elena Fairley, Programs Director at Mission Asset Fund at elena@missionassetfund.org or 415-373-6019.

Sincerely,



José A. Quiñonez
CEO, Mission Asset Fund



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Dear «Contact_First_Name» «Contact_Last_Name»:

INFORMATION REGARDING IDENTITY RESTORATION SUPPORT AND IDENTITY THEFT MONITORING

To help protect your identity, we are offering a complimentary one-year membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: April 17, 2020** (Your code will not work after this date)
- **Visit** the Experian IdentityWorks website to enroll: www.ExperianIDWorks.com/credit
- Provide your **activation code**: «Code»

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332 by April 17, 2020. Be prepared to provide engagement number DB12056 as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your 1-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.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents 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.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877.890.9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and

close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year 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.

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Sincerely,



José A. Quiñonez
CEO, Mission Asset Fund

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

** 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.