

July 18, 2019

[Insert address]

## **NOTICE OF DATA BREACH**

## Dear [insert personalized salutation]:

We are writing to notify you about an issue that may affect your personal information.

# What Happened?

On June 18, 2019, we learned of a data security issue affecting our Misfit.com website. Based on our investigation, we believe that, between May 14, 2019 and June 18, 2019, an unauthorized party obtained certain information about some Misfit.com users.

#### What Information was Involved?

The affected personal information included data filled in on forms on the site, such as name, address, telephone number, email address, and payment card information (including card number, expiration date and security code). Not all of these data elements were affected for each impacted user.

### What We Are Doing

Promptly upon learning of this issue, we took steps to block the unauthorized party on our site. We quickly engaged a data security expert to investigate and also contacted law enforcement authorities. We believe the issue no longer poses a risk to Misfit.com users while using our site.

### What You Can Do

We are alerting you about this issue so you can take steps to help protect yourself. We encourage you to remain vigilant by reviewing your account statements and reporting any unauthorized charges on your payment card to your financial institution or card issuer immediately. The enclosed Reference Guide provides additional recommendations on the protection of personal information.

### For More Information

If you have any questions about this issue, please call 1-855-322-1034, Monday through Friday from 8:00 a.m. to 5:30 p.m. CST.



We hope this information is useful to you, and we regret any inconvenience or concern this issue may cause.

Sincerely,

Greg McKelvey

Executive Vice President, Chief Commercial Officer



#### Reference Guide

We encourage affected individuals to take the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information cannot be explained, then you will need to call the creditors involved. Information that cannot be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

**Report Incidents.** If you detect any unauthorized transactions in a financial account, promptly notify your payment card company or financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For streamlined checklists and sample letters to help guide you through the recovery process, please visit https://www.identitytheft.gov/.
- 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.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW



Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft/

Consider Placing a Fraud Alert on Your Credit File. 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 one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

Equifax	Equifax Credit Information	1-800-525-6285	www.equifax.com
_	Services, Inc.		
	P.O. Box 740241		
	Atlanta, GA 30374		
Experian	Experian Inc.	1-888-397-3742	www.experian.com
	P.O. Box 9554		
	Allen, TX 75013		
TransUnion	TransUnion LLC	1-800-680-7289	www.transunion.com
	P.O. Box 2000		
	Chester, PA 19022-2000		

Consider Placing a Security Freeze on Your Credit File. You may wish to place a "security freeze" (also known as a "credit freeze") on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually. There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver's license or military ID card)



 Proof of your current residential address (such as a current utility bill or account statement)

<u>For Iowa Residents.</u> You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at:

Office of the Attorney General of Iowa Hoover State Office Building 1305 E. Walnut Street Des Moines, IA 50319 (515) 281-5164 www.iowaattorneygeneral.gov

<u>For Maryland Residents.</u> You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at:

Maryland Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 (888) 743-0023 (410) 576-6300 www.marylandattorneygeneral.gov

<u>For Massachusetts Residents.</u> You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request to place a security freeze on your account.

For New Mexico Residents. You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <a href="https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf">https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf</a> or <a href="https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf">https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf</a> or <a href="https://www.ftc.gov">www.ftc.gov</a>.

<u>For North Carolina Residents.</u> You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. You can contact the North Carolina Attorney General at:

North Carolina Attorney General's Office 9001 Mail Service Center Raleigh, NC 27699-9001



(877) 566-7226 (919) 716-6400 www.ncdoj.gov

<u>For Oregon Residents.</u> We encourage you to report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice 1162 Court Street NE Salem, OR 97301-4096 (877) 877-9392 (503) 378-4400 http://www.doj.state.or.us

<u>For Rhode Island Residents.</u> You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

Rhode Island Office of the Attorney General Consumer Protection Unit 150 South Main Street Providence, RI 02903 (401)-274-4400 http://www.riag.ri.gov

You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze on your account.



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#### What Information was Involved?

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### What We Are Doing

Promptly upon learning of this issue, we took steps to block the unauthorized party on our site. We quickly engaged a data security expert to investigate and also contacted law enforcement authorities. We believe the issue no longer poses a risk to Misfit.com users while using our site. Nevertheless, we are requiring users whose Misfit.com account passwords were affected by this issue to reset their passwords.

#### What You Can Do

We are alerting you about this issue so you can take steps to help protect yourself. We encourage you to remain vigilant by reviewing your account statements and reporting any unauthorized charges on your payment card to your financial institution or card issuer immediately. We also encourage you to change your password for any other account on which you used the same or similar information used for your Misfit.com account. In addition, be cautious of any unsolicited communications that ask for your personal information or refer to you to a web page asking for personal information, and avoid clicking on links or downloading attachments from suspicious emails. The enclosed Reference Guide provides additional recommendations on the protection of personal information.



## For More Information

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Equifax	Equifax Credit Information	1-800-525-6285	www.equifax.com
	Services, Inc.		
	P.O. Box 740241		
	Atlanta, GA 30374		
Experian	Experian Inc.	1-888-397-3742	www.experian.com
	P.O. Box 9554		_
	Allen, TX 75013		
TransUnion	TransUnion LLC	1-800-680-7289	www.transunion.com
	P.O. Box 2000		
	Chester, PA 19022-2000		

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For New Mexico Residents. You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <a href="https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf">https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf</a> or www.ftc.gov.

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