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VIABILITY

BETTER TOGETHER

Important Communication

July 19, 2019

Thank you for your attention.

We are writing to notify you that a breach of security of your personal information occurred on April 1, 2019 and was discovered and verified at a later date.

You will be provided with 24 months of free credit monitoring services. Enrollment information is included with this letter.

Please note that in order to take advantage of this benefit you must register with LifeLock by October 21, 2019.

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.

You may also place a security freeze on your credit reports, free of charge. 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. Under federal law, you cannot be charged to place, lift or remove a security freeze. Please see additional information below on how to manage a security freeze.

Protection of personal information is of paramount importance to Viability. If you should have any further questions, please submit your inquiry or request for personal contact to compliance@viability.org.

Sincerely,

Pam Zagorski
Chief Financial Officer

How to place a security freeze on your credit reports

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

Trans Union Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some of the following information to the credit reporting agency, depending on whether you do so online, by phone or by mail:

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, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. Social Security Card, pay stub or W2;

8. 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 one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hours (for request made online) and three (3) business days (for requests made by mail) 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 make a request to each of credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.



Viability has retained Norton LifeLock to provide 24 months of complimentary identity theft protection, with LifeLock Defender™ Preferred.

To activate your membership and get protection at no cost to you:

1. Go to LifeLock.com or call 800-899-0180. If you go-online click on the **START MEMBERSHIP** button.
2. You will be taken to another page where, below the three protection plan boxes, you can enter the promo code: **VBMA19** and click the **APPLY** button.
3. On the next page, enter your Member ID. (Your Member ID is your first name plus last name plus 5-digit zip code. Ex. JOHNNORTON12345).
4. Click the red **START YOUR MEMBERSHIP** button.
5. You will receive a confirmation email after enrollment (be sure to follow all directions in this email).

You will have until October 21st, 2019 to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your LifeLock Defender™ Preferred membership includes:

- ✓ Primary Identity Alert System†
- ✓ 24/7 Live Member Support
- ✓ Dark Web Monitoring**
- ✓ Norton™ Security Deluxe² (90 Day Free Subscription)
- ✓ Stolen Funds Reimbursement up to \$25,000††
- ✓ Personal Expense Compensation up to \$25,000†††
- ✓ Coverage for Lawyers and Experts up to \$1 million†††
- ✓ U.S.-based Identity Restoration Team
- ✓ Annual Three-Bureau Credit Reports & Credit Scores^{1**}
The credit scores provided are VantageScore 3.0 credit scores based on Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.
- ✓ Three-Bureau Credit Monitoring^{1**}
- ✓ USPS Address Change Verification Notifications
- ✓ Fictitious Identity Monitoring
- ✓ Credit, Checking and Savings Account Activity Alerts^{†††}

¹If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment.

No one can prevent all identity theft or cybercrime. † LifeLock does not monitor all transactions at all businesses.

² Norton Security Online provides protection against viruses, spyware, malware, and other online threats for up to 5 PCs, Macs, Android devices. Norton account features not supported in this edition of Norton Security Online. As a result, some mobile features for Android are not available such as anti-theft and mobile contacts backup. iOS is not supported.

**These features are not enabled upon enrollment. Member must take action to get their protection.

††† Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Defender Preferred. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.