

<name>
<street address>
<City, MA, zip>

On behalf of Spinal Technology, Inc. ("Spinal Technology"). I am writing to inform you of a security incident that happened on or around July 19, 2019 that allowed brief inadvertent unauthorized access to your personal information, including your social security number.

We are not aware of any misuse of information as a result of this incident, and we have taken steps to prevent this type of incident from happening again.

It is always a good practice to monitor your account statements and credit reports for fraudulent transactions. You can also contact one of the credit reporting agencies below if you ever wish to put in place a fraud alert on your credit report or obtain a free copy of your credit report. The agency you contact to process your fraud alert will notify the other two, which will also place fraud alerts in your files.

Equifax Fraud Alert:
P.O. Box 105069
Atlanta, GA 30348-5069
1-800-525-6285
https://www.equifax.com/personal/credit-report-services/

Experian Fraud Alert: P.O. Box 9532 Allen, TX 75013 1-888-397-3742 https://www.experian.com/fraud/center.html

TransUnion Fraud Alert:
TransUnion Fraud Victim Assistance
P.O. Box 2000
Chester, PA 19016
1-800-680-7289
https://www.transunion.com/fraud-alerts

A fraud alert on your credit report will remain on your credit report for 90 days and will let creditors know to contact you before opening any new accounts in your name. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information may have been compromised and requires it to verify your identity before issuing you credit. As part of this verification process, the business may try to contact you directly. While this may cause some short delay if you are the one applying for the credit, it ensures that someone cannot fraudulently obtain credit in your name. As part of the fraud alert, you will receive a free credit report. Please review the report carefully. If you see anything you do not recognize or understand, call the credit agency's number listed on the report.

Examples of suspicious activity include accounts you did not open, inquiries from creditors you did not initiate or an inaccurate home address or Social Security Number.

Should you have questions about the fraud alert or need help reading your credit report, contact information for the credit reporting agencies is included with this letter.

As you monitor your transaction records and credit reports, if you suspect fraudulent transactions have occurred, contact your local law enforcement agency or the attorney general of your state and, if you believe the fraud is a result of this incident, you can provide them a copy of this notice so that Spinal Technology can assist them with any investigation. Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. As this incident did not involve any malicious or criminal activity, we have not filed a police report. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it. Be sure to obtain a copy of the police report as you may need to give copies to creditors to clear up your records.

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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

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 30348-5788
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 or all 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 on 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 reporting agencies have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to remove the security freeze.

To remove the security freeze, 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 (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 after receiving your request to remove the security freeze.

## What we are doing to protect your information:

To help protect your identity, we are offering a complimentary two-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with 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: October 31, 2019 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: [URL]
- 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 [customer service number] by October 31, 2019. Be prepared to provide engagement number [engagement #] as proof of eligibility for the identity restoration services by Experian.

## Additional details regarding your 24-month 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, Equifax and Transunion files for indicators of fraud.
- 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.
- 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 [customer service number]. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then 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.

For information on this incident you may contact us in writing at 191 Mid Tech Drive, West Yarmouth, MA 02673.

On behalf of Spinal Technology, we express our deep regret for this incident.

## Sincerely,

## JACQUELINE TIERNEY, ESQ. Executive Vice President

- \* Offline members will be eligible to call for additional reports quarterly after enrolling
- \*\* The Identity Theft insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage may not be available in all jurisdictions.