



15543

2101 S IH 35 Frontage Road
Suite 414
Austin, Texas 78741

[Date]
[Client Name]
[Client Address]
[City, State, ZIP]

INFORMATION ON SAVEDAY DATA VULNERABILITY

Dear [Client Name]:

SaveDay was recently made aware of a data vulnerability that occurred with one of our technology vendors, Söoryen Technologies. This vulnerability was brief and quickly corrected, however it created the possibility for personally identifiable information of SaveDay clients, participants, and their beneficiaries to potential exposure.

These vulnerabilities occur all too often in the ever changing world of technology. However common these instances may have become, we do not look at them with the smallest degree of acceptance. We value our relationship with you and are providing this notice to outline what we are doing to guard your information and offer some steps you may take to help protect yourself.

WHAT HAPPENED

On July 5, 2019, SaveDay and our technology vendor were notified that Söoryen Technologies experienced a potential data exposure that included the information of SaveDay clients and participants. This notification came from a cyber security researcher, who informed both companies about the integrity of the data. The potential exposure involved a new performance test site set up on Amazon Web Services; not the corporate SaveDay site. You are receiving this notice because we determined that your records may be among those that could have been accessed without authorization.

WHAT INFORMATION WAS INVOLVED

The information that may have been viewed or acquired includes your name, address, date of birth, social security number, telephone number and email address.

Usernames and encrypted passwords were not impacted.

WHAT WE ARE DOING

Within minutes of finding out about the vulnerability, immediate action was taken to resolve the situation, including Söoryen Technologies immediately removing the test site. To date we have not seen any suspicious activity and we will continue to monitor your SaveDay account. We are also taking every appropriate action to notify all relevant regulatory agencies.

To guard against future data exposures we are continuing to work with cybersecurity experts to implement specific steps to safeguard against unauthorized access; this includes implementing new security measures, undergoing additional testing of our technology partners, and conducting more rigorous testing of all future system updates. We are also evaluating additional measures to further enhance protocols for the protection of your personal information and accounts.

To help protect your identity, we are providing without any cost to you a two-year membership to Experian's® IdentityWorksSM. This product gives you incredibly adept identity detection and credit monitoring tools. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: Nov 30, 2019** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code:** {Experian Code}



If you have questions about this product or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by Nov 30, 2019. Be prepared to provide engagement number **DB13964** as proof of eligibility.

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 **877-890-9332**. 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.

This information is also available online: <https://www.saveday.com/security-incident-2019/>

WHAT YOU CAN DO

As always, we recommend you be on the alert for suspicious activity related to your financial accounts and credit reports. We encourage you to regularly monitor your statements and records to ensure there are no transactions or other activities that you did not initiate or authorize. You should report any suspicious activity to the police, and your financial advisor or the appropriate service provider.

FOR MORE INFORMATION

Please know that we are committed (including the entire SaveDay team) to maintaining your trust and confidence by helping you protect your personal information. We sincerely apologize for any concern this event may have caused.

If you have further questions regarding this matter, please contact us at saveday@saveday.com or (401) 213-9929, Monday-Friday between 10:00 a.m. to 6:00 p.m. Eastern.

Sincerely,

Barry Mione
CEO, SaveDay, Inc.



ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT

PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE

An initial 90-day security alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax 1-800-525-6285 www.equifax.com

Experian 1-888-397-3742 www.experian.com

TransUnion 1-800-680-7289 www.transunion.com

PLACE A SECURITY FREEZE ON YOUR CREDIT FILE

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a Security Freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting companies. The cost of placing, temporarily lifting, and removing a security freeze varies by state, generally \$5 to \$20 per action at each credit reporting company.

ORDER YOUR FREE ANNUAL CREDIT REPORTS

Visit www.annualcreditreport.com or call 877-322-8228. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

USE TOOLS FROM CREDIT PROVIDERS

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF

The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 866-653-4261. They also provide information on-line at identitytheft.gov

* 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. Coverage may not be available in all jurisdictions.