



15657

<<Date>> (Format: Month Day, Year)

<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

Dear <<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>,

We are contacting you regarding an incident involving certain information we maintain about you. While we have no evidence that your information was actually obtained, used or distributed, mGage takes this event very seriously and we feel it is important to inform you of the details. Please read this letter carefully and contact us with any questions as instructed below.

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. Massachusetts law also allows consumers to place a security freeze on their credit reports, which you may do at no 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. 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.

To place a security freeze on your credit report, you must submit an online request or 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 6790 Fullerton, CA 92834

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 encourage you to take preventative measures now to help prevent and detect any misuse of your information. Preventative measures to consider are placing a fraud alert on your credit file, performing a review of your three credit reports, and enrolling in free credit monitoring services.

A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. As soon as one credit bureau confirms your fraud alert, the others are notified to place similar fraud alerts.

Upon your request, all three credit reports will be sent to you, free of charge, for your review. We recommend you closely monitor your financial accounts and credit reports for incidents of fraud and identify theft, and, if you see any unauthorized activity, promptly contact your financial institution.

Equifax
(www.equifax.com)
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111

Experian
(www.experian.com)
P.O. Box 2390
Allen, TX 75013
1-888-397-3742

Trans Union
(www.transunion.com)
P.O. Box 1000
Chester, PA 19016
1-800-888-4213

In addition, we have arranged to have Kroll provide you with identity monitoring services for eighteen (18) months, which mGage will provide at no cost to you.

The Essential Monitoring package from Kroll provides the following benefits¹:

- One Bureau Credit Monitoring
- Web Watcher (monitors internet sites where criminals may buy, sell and trade personal identity information)
- Public Persona (monitors credit header data collected by the three credit bureaus and notifies individuals when names, aliases and addresses become associated with an individual's social security number)
- Quick Cash Scan (monitors online, rent-to-own, and payday lender storefronts for activity associated with an individual's name and social security number)
- \$1M Identity Fraud Loss Reimbursement (coverage that can reimburse individuals for losses resulting from an individual's stolen identity, fraud or certain other events)
- Identify Theft Restoration Services

To activate your services, please:

Visit **krollbreach.idMonitoringService.com** to activate and take advantage of your identity monitoring services.

You have until **December 3, 2019** to activate your identity monitoring services.

Membership Number: <<Member ID>>

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission recommends that you check your credit reports periodically. Checking your credit reports periodically can help you spot problems and address them quickly.

¹Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, you should take action. Such action may include contacting the credit bureaus and your financial institution(s), contacting law enforcement, including your state's attorney general and the Federal Trade Commission, and filing a police report. You should get a copy of the report since many creditors want the information it contains to resolve fraudulent debts. You also may file a complaint with the FTC.

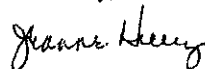
For More Information

Additionally, the FTC offers consumer assistance and educational materials relating to steps individuals can take to avoid identity theft and privacy issues. The FTC may be contacted at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) 382-4357
www.ftc.gov/idtheft

If you have any questions about this notification or require further assistance, please feel free to contact us Monday-Friday, 8:00 a.m.-5:00 p.m. Eastern at 1-855-478-0654.

Sincerely,



Jeanne Hilley
VP of Human Resources



<<Date>> (Format: Month Day, Year)

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<<City>>, <<State>> <<Zip>>

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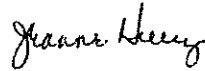
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Jeanne Hilley
VP of Human Resources