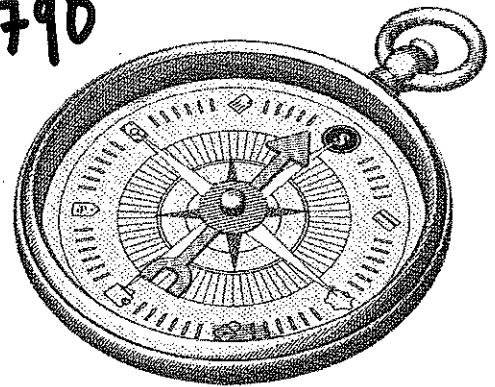


September 27, 2019

15790



Dear Sir/Madam,

We are writing to let you know that we experienced an incident that involved unauthorized access to your personal information. The affected information may have included information on your account statement, including your name, address, account ID, monthly payment amount, payment date, loan amount, rate, balance, interest paid and principal paid. Promptly after learning of the incident, we took steps to secure our systems and determine the nature of the incident. You should know that we are continuing to review this incident but we have not identified any fraudulent transactions on your account.

We regret that this incident may affect you. We take our obligation to safeguard personal information very seriously and are alerting you about this incident so you can take steps to help protect yourself. 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.

The following are a few best practices that you should consider to protect yourself:

- **Monitor Your Accounts.** We encourage you to remain vigilant and review your Marcus and other financial account statements to check for any discrepancies or unusual activity. If you see any account activity that you do not recognize, contact the relevant financial institution immediately.
- **Change Your Account Passwords.** In addition to changing your password for your Marcus account, change your password for any other website or online account on which you use the same or a similar password used. You should use unique, "strong" passwords for all online accounts.
- **Check Credit Reports.** Under U.S. law, you are entitled to one free credit report annually from each of the three nationwide consumer reporting agencies – Experian, Equifax and TransUnion. To order your free reports, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free (877) 322-8228. Carefully check your credit reports for any accounts you did not open and for any credit check inquiries you did not initiate. If you see anything you do not understand, call the agency immediately. If you find fraudulent activity on your credit reports, follow the instructions provided by the agency to report fraud.
- **For additional information,** see the enclosed Reference Guide, which sets out information on protecting your personal information and identity, including recommendations from the U.S. Federal Trade Commission.

We value you and appreciate the trust you've placed in us. If you have any questions, please call 1-844-MARCUS2.

Sincerely,

Abhinav Anand  
Managing Director

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Have questions? Visit [Marcus.com](http://Marcus.com)

Let's chat. Call Toll-Free 1-844-MARCUS-2 1-844-627-2872

**We encourage our affected customers to take the following steps:**

**Order Your Free Credit Report.** To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at (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](http://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 can't be explained, then you will need to call the creditors involved. Information that can't 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. Use the FTC's ID Theft Affidavit (available at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)) when you dispute new unauthorized accounts.
- 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.
- Report identity theft at [www.IdentityTheft.gov](http://www.IdentityTheft.gov)

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-FTC-HELP (382-4357)

[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)  
1-877-IDTHEFT (438-4338)  
[www.identitytheft.gov](http://www.identitytheft.gov)

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**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. The initial fraud alert remains in place for a year. You can then continue to maintain a fraud alert on your credit file indefinitely by placing a new fraud alert each year. If you experience identity theft, you may request for your initial fraud alert to remain on your credit file for 7 years. You can place a fraud alert on your credit file by calling any one of the toll-free numbers provided below. You only need to call one of the credit reporting agencies – Equifax, Experian or TransUnion. The agency that you notify will alert the other two agencies to also place a fraud alert on your credit file. 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 Services, Inc. P.O. Box 740241 Atlanta, GA 30374	1-800-685-1111	<a href="http://www.Equifax.com/personal/credit-report-services">www.Equifax.com/personal/credit-report-services</a>
Experian	Experian Inc. P.O. Box 9554 Allen, TX 75013	1-888-397-3742	<a href="http://www.experian.com/help">www.experian.com/help</a>
TransUnion	TransUnion LLC P.O. Box 2000 Chester, PA 19022-2000	1-888-909-8872	<a href="http://www.transunion.com/credit-help">www.transunion.com/credit-help</a>

**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 protect you from identity theft by requiring your express authorization before potential creditors may access your credit file at the consumer reporting agencies. Because a security freeze adds verification steps to the credit reporting process, the freeze may delay, interfere with, or prevent the approval of a loan or other credit you seek to obtain. *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.

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)

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is Bureau of Consumer Financial Protection, 1700 G Street NW., Washington, DC 20006.