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Current Reviews®

Current Reviews®
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Dec 05, 2019

Dear Subscriber,

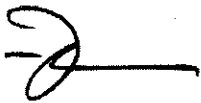
We are writing to inform you of a security incident that we experienced on our website which may have impacted you. Our records show that you recently made a credit card purchase from Current Reviews. Some information connected to your transaction may have been exposed to a cyberattack. The privacy of your personal information and your business are of utmost importance to us. Therefore, out of an abundance of caution, we are writing to notify you of this incident. We deeply regret that this occurred and sincerely apologize for any concern or inconvenience this has caused.

Upon discovering the incident, we immediately took steps to secure the site, including deactivating any online purchases and working with our own information technology experts, law enforcement, United States Secret Service's Cyber Intelligence Section, and cyber security experts to launch a full investigation. Using forensic and cyber security experts, we conducted an additional thorough review of our information technology systems to ensure the incident was properly addressed and the threat removed. We have also implemented additional security measures designed to prevent a recurrence of such an attack and to protect the privacy of all of our customers.

Because of the intermittent nature of the attack, we are unable to pinpoint the exact days and times within the last month when the code was active. Therefore, we are offering a year of free credit monitoring to anyone who made a purchase during that time, through Experian's® IdentityWorksSM credit monitoring program. Details of this program, how to enroll and other steps you can take to protect your identity are below. **Please note that you must enroll before February 28, 2020.**

Again, we truly value your privacy and deeply regret that this incident occurred and sincerely apologize for the inconvenience. Should you have questions regarding this matter, please do not hesitate to contact us at our Subscription Office at 954-763-8003 or 1828 SE First Avenue, Ft. Lauderdale, FL 33316.

Sincerely,



Frank Moya, MD
Chairman

HOW TO PROTECT YOUR IDENTITY

COMPLIMENTARY MEMBERSHIP TO EXPERIAN'S® IdentityWorksSM

AND IMPORTANT CONTACT INFORMATION

To help protect your identity, we are offering a complimentary one-year membership of Experian's® IdentityWorksSM. This product provides you with superior 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: February 28, 2020 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: www.experianidworks.com/credit
- Provide your activation code: [REDACTED]

If you have questions about the product or need assistance with identity restoration, please contact Experian's customer care team at 877.890.9332 by February 28, 2020. Be prepared to provide engagement number DB16650 as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12 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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents 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.

FURTHER STEPS YOU CAN TAKE

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Equifax: www.equifax.com/personal/credit-report-services
1-800-685-1111
P.O. Box 105788. Atlanta, GA 30348.

Experian: www.experian.com/freeze/center.html
1-888-397-3742
P.O. Box 9554. Allen, TX 75013.

TransUnion: www.transunion.com/credit-freeze
1-888-909-8872
Consumer Solutions. P.O. Box 2000. Chester, PA 19022-2000.

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

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit file report, based upon the method of the request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with the process by which you may remove the security freeze, including an authentication mechanism. Upon receiving a direct request from you to remove a security freeze and upon receiving proper identification from you, the consumer reporting agency shall remove a security freeze within one (1) hour after receiving the request by telephone for removal or within three (3) business days after receiving the request by mail for removal.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Equifax: www.equifax.com/personal/credit-report-services
1-800-685-1111
P.O. Box 105069. Atlanta, GA 30348.

Experian: www.experian.com/fraud/center.html
1-888-397-3742
P.O. Box 2002. Allen, TX 75013.

TransUnion: www.transunion.com/fraud-victim-resource/place-fraud-alert
1-800-680-7289
P.O. Box 2000. Chester, PA 19016.

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.

* 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.