

16337

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

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

RE: NOTICE OF SECURITY INCIDENT

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

Protecting the security of confidential information is very important to us. We are writing to inform you about an incident that may have impacted some of your personal and business-related information that was provided to Swift Financial, LLC, as servicer for the LoanBuilder and PayPal Business Loan products offered by WebBank.

WHAT HAPPENED?

On November 6, 2019, we identified suspicious behavior associated with two employees' email accounts. During the course of the investigation, we discovered that two employees may have clicked on a link from a phishing attack email through which an unaffiliated external bad actor may have accessed or downloaded certain personal information contained in the employees' email accounts.

WHAT INFORMATION WAS INVOLVED?

The information that may have been involved includes your name, address, phone number, email address, driver's license number or passport number, as well as credit card or bank account number.

WHAT WE ARE DOING.

We have taken steps to secure the affected employees' email accounts and implemented enhanced security controls. We have also secured the services of Kroll to provide identity monitoring at no cost to you for one year. Your identity monitoring services include Credit Monitoring, a Current Credit Report, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration. Additional information describing the services is included with this letter.

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

*You have until **April 10, 2020** to activate your identity monitoring services.*

Membership Number: <<Member ID>>

WHAT YOU CAN DO.

You can activate these identity monitoring services by following the instructions above. We ask that you carefully review your accounts for fraudulent activity and report any activity you did not initiate. We recommend you remain vigilant in doing so, especially over the next 12 months.

OTHER IMPORTANT INFORMATION.

Included with this letter are some additional helpful tips and steps you can take to help protect yourself against the risks of fraud and identity theft.

FOR MORE INFORMATION.

We regret any inconvenience this may have caused you. Please don't hesitate to call Kroll's support team at 1-844-987-1207, Monday through Friday 8:00 a.m. to 5:30 p.m. Central Time, if you have any questions about the incident or credit monitoring services.

Sincerely,

Swift Financial, LLC
3505 Silverside Road
Wilmington, DE 19810

The lender for LoanBuilder, A PayPal Service and PayPal Business Loan is WebBank, Member FDIC.

Additional Helpful Tips

Below are additional helpful tips you may want to consider to protect your personal information.

Contact the major credit bureaus to get useful information about protecting your credit, including information about fraud alerts, security freezes, or other steps you can take to protect yourself from fraud and identity theft. To obtain an annual free copy of your credit reports, visit annualcreditreport.com, or call toll-free at 1-877-322-8228. Credit bureau contact details are provided below:

Equifax:

P.O. Box 740241
Atlanta, GA 30374
www.equifax.com
1-800-525-6285

Experian:

P.O. Box 2104
Allen, TX 75013
www.experian.com
1-888-397-3742

TransUnion:

P.O. Box 2000
Chester, PA 19016
www.transunion.com
1-800-680-7289

Review this additional information:

- **For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the Oregon Attorney General.
- **For Colorado, Georgia, and New Jersey residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).

Annual Credit Report: You may also order a free annual credit report. To do so, please visit www.annualcreditreport.com or call 1-887-322-8228. You can also order your free annual credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC's") website at www.consumer.ftc.gov/articles/0155-free-credit-reports) to: Annual Credit Report Request, P.O. Box 105281, Atlanta, GA 30348-5281.

Security Freeze: You have a 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. A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

To place a security freeze, you must send a written request to each of the three credit bureaus listed above and provide the following information: (1) your full name; (2) SSN; (3) date of birth; (4) the addresses where you have lived over the past 5 years; (5) proof of current address, such as a utility bill or telephone bill; (6) a copy of a government issued identification card; (7) if you are the victim of identity theft, the police report, investigative report, or complaint to a law enforcement agency; and (8) if you are not the victim of identity theft, payment by check, money order, or credit card.

Fraud Alert: As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file. An initial fraud alert is a 1-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 7 years. A fraud alert indicates to any business requesting your credit file that you suspect you are a victim of fraud and requires the business to verify your identity before issuing you credit. A fraud alert does not affect your ability to get a loan or credit, but it may cause some delay if you are applying for credit.

Federal Trade Commission: Visit the website for more information on how to protect yourself against identity theft and safeguarding your electronic devices from viruses and other malicious software by:

- Learning how to make protecting yourself from identity thieves part of your daily routine by visiting consumer.gov/idtheft or call 1-877-IDTHEFT (438-4338) to learn more about identity theft and protective steps you can take or file a report. You can also contact the FTC at: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580.

- Help avoid, detect, and remove viruses and other malicious software by protecting your computer from spyware and viruses that can cause it to run slowly or give fraudsters access to your personal information by visiting consumer.ftc.gov/articles/0011-malware.

Additionally, the Fair Credit Reporting Act (FCRA) is federal legislation that regulates how credit reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of credit reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; credit reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; credit reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; you may seek damages from violators. Identity theft victims and active duty military personnel have additional rights. For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Triple Bureau Credit Monitoring and Single Bureau Credit Report

Your current credit report is available for you to review. You will also receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you will have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

Public Persona

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you'll receive an alert.

Quick Cash Scan

Quick Cash Scan monitors short-term and cash-advance loan sources. You will receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. 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.