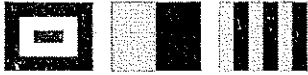


16338



WINGED KEEL GROUP®

January 2, 2020

<<First Name>> <<Last Name>>

<<Address 1>>

<<Address 2>>

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

Subject: Notice of Data Security Incident

Dear <<FirstName>> <<LastName>>,

We are writing to inform you of a data security incident that involved some of your personal information. The privacy and security of your personal information is extremely important to the Winged Keel Group ("Winged Keel"). This is why we are contacting you, offering credit and identity monitoring services, and information you about steps you can take to protect your personal information.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. We are not aware of 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.

Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. A security freeze prohibits a consumer 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.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies:

- **Equifax Security Freeze:** P.O. Box 105788, Atlanta, GA 30348, 1-800-685-1111, www.equifax.com
- **Experian Security Freeze:** P.O. Box 9554, Allen, TX 75013, 1-888-397-3742, www.experian.com/freeze/center.html
- **TransUnion Security Freeze:** P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, freeze.transunion.com

In order to request a security freeze, you will need to provide the following information:

1. Your full name and any suffixes;
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;

New York ☐ San Francisco ☐ Boston ☐ Richmond ☐ Washington, D.C. ☐ www.wingedkeel.com

8. If you are not a victim of identity theft, include payment by check, money order, or credit card. Do not send cash through the mail.

The consumer 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 consumer reporting agencies by mail and include proper identification (name, address, and Social Security Number) and the PIN 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 consumer 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 consumer reporting agencies by mail and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or 877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center
600 Pennsylvania Avenue, NW, Washington, D.C. 20580
www.ftc.gov/hcp/edu/microsites/idtheft/, 877-IDTHEFT (438-4338)

As mentioned above, we are offering you credit and identity monitoring services through ID Experts' MyIDCare™ service at no cost to you for 24 months. ID Experts is a data breach and recovery services expert and has extensive experience helping individuals who have had an unintentional exposure of personal information. You can enroll in the MyIDCare services by contacting ID Experts at the website or phone number provided below. Please note you will need to provide your unique Enrollment Code listed below during the enrollment process. Your services start on the date that you enroll in the services and can be used at any time thereafter for 24 months.

Visit <https://app.myidcare.com/account-creation/protect> or call 1-800-939-4170 to activate and take advantage of your services.

You have until **October 1, 2020** to activate your services for a period of 24 months.

Activation Code: <<CODE>>.

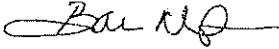
The MyIDCare services include: credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. To receive these services, you must be over the age of 18, have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

If you have questions concerning this incident, please contact us at 212-527-8064.

We take your trust in us and this matter very seriously and we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

Sincerely,

A handwritten signature in black ink, appearing to read "Bar Novak", written over a horizontal line.

Barbara Novak, CLU
Managing Director

Cc: Michael Mingoelli, Jr., JD
Eric Naison-Phillips
Alexander C. Tuff