

Crown & Covenant Publications 7408 Penn Avenue Pittsburgh, PA 15208

«Customer_First_Name» «Customer_Last_Name» «Address» «City», «State» «ZIP» «Country»

January 17, 2020

Dear «Customer_First_Name»,

We are contacting you to notify you of a data security incident that may have involved some of your personal information.

What We Are Doing

We take the security of our customers' personal information very seriously, and we have taken steps to mitigate the effects of this incident and prevent its recurrence.

To help protect your identity, we are offering a complimentary one-year membership of Experian's® IdentityWorksSM. This product provides you with 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: April 30, 2020 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- Provide your activation code: «Customer Codes»

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by April 30, 2020. Be prepared to provide **Engagement No. DB17408** 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**TM: 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.

What You Can Do

While we have no information to indicate that your information has been or will be misused, we recommend, as a precautionary step, that you immediately place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. To do so, call any one of the three major credit bureaus listed below. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts.

Equifax Experian TransUnionCorp
1-800-525-6285 1-888-397-3742 1-800-680-7289
P.O. Box 740256 Atlanta, GA P.O. Box 9554 Allen, TX 75013 P.O. Box 2000 Chester, PA 30374 19022-2000

You can also obtain a free credit report from each by calling 1-877-322-8228 or by logging onto www.annualcreditreport.com. A victim's personal information is sometimes held for use or shared among a group of criminals at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

You have the right to obtain a police report, and you may also place a security freeze on your credit files. By placing a freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three credit reporting agencies to place the security freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no fee for placing a security freeze. In order to request a security freeze, you will need to provide your full name, Social Security Number, date of birth, if you have moved in the past 5 years the addresses of where you have lived during those years, proof of current address, a government issued identification card, a copy of a police or investigative report if you have been the victim of identity theft, or payment by check, money order, or credit card if you have not.

In order to protect yourself from identity theft, we recommend you closely monitor your financial accounts and, if you see any unauthorized activity, promptly contact your financial institution and local law enforcement or your state's attorney general.

In addition, you may submit a complaint with the FTC by calling 1-877-ID-THEFT (1-877-438-4338) or online at https://www.ftccomplaintassistant.gov/, or by writing to the Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Even if you do not find any suspicious activity on your initial credit reports, the FTC recommends that you check your credit reports periodically. Please contact your state's attorney general or the FTC for more information about how to avoid identity theft.

You also have certain rights under the Fair Credit Reporting Act ("FCRA"): These rights include knowing what is in your file; disputing incomplete or inaccurate information; and requiring consumer reporting agencies to correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf.

For More Information

If you have any questions, please contact us at support@crownandcovenant.com

We sincerely regret any inconvenience this incident may cause you.

Sincerely,

Drew Gordon Co-Director, Crown & Covenant Publications