

16439

January 31, 2020

«First_Name» «Last_Name»

Enrollment Code: «Insert»

«Street_Address»

«City» «State» «Zip»

Dear «First_Name» «Last_Name»:

We are sending you this notice because of a recent data security incident that occurred at American First Finance Inc. ("AFF") that may have involved your personal information. At this time, we are not aware of any misuse of your information.

AFF takes the protection of your personal information very seriously and we are committed to protecting it. Upon learning of the situation, we quickly enlisted the assistance of a leading cybersecurity forensics firm to investigate this matter. AFF provides annual security awareness training to all AFF associates. We continue to enhance our information security systems to prevent a similar incidents from occurring in the future.

As noted above, there is no indication that your personal information has been misused at this time. Nevertheless, as an added precaution, AFF is offering identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCare™ at no cost to you. MyIDCare services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised.

We encourage you to consider enrolling in the identity monitoring services, described above, by going to <https://app.myidcare.com/account-creation/protect> or calling 1-800-939-4170 and using the Enrollment Code provided above. MyIDCare experts are available Monday through Friday from 6 am - 6 pm Pacific Time. Please note the deadline to enroll is May 27, 2020. Please also review the "General Information About Identity Theft Protection" sheet enclosed with this letter. This contains information regarding how you may request a security freeze at no charge. Under Massachusetts law, you have the right to obtain a police report in regard to this incident; however, one has not been filed. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

We apologize for any inconvenience that this incident may cause you. If you have any further questions or concerns, please call 877-544-0979.

Sincerely,

American First Finance Inc.

GENERAL INFORMATION ABOUT IDENTITY THEFT PROTECTION

You should remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

Credit Reports. Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf, and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You may contact the nationwide credit reporting agencies at:

Equifax	Experian	Trans Union
P.O. Box 105788 Atlanta, GA 30348 www.equifax.com (800) 525-6285	P.O. Box 9554 Allen, TX 75013 www.experian.com (888) 397-3742	P.O. Box 2000 Chester, PA 19016 www.transunion.com (800) 680-7289

Fraud Alert. You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

Please a Security Freeze on Your Credit Report. You also have the right to place a security freeze on your credit report by contacting any of the credit bureaus. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line or a written request. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. You can place a freeze and lift a security freeze on your credit report free of charge.