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John Doe SAMPLE Address

Notice of Security Incident

Dear SAMPLE:

As you may be aware, in January 2020 we noticed suspicious email activity involving our systems. In response, we took steps to enhance our internal monitoring tools and security controls and engaged outside counsel who retained a leading cybersecurity firm to investigate the incident. As the investigation revealed that some of our email correspondence was compromised, we also investigated what information may have been revealed by those emails. That investigation revealed that personal information was within the compromised email, primarily in capital call or distribution notices, subscription agreements, or background checks that could have been accessed by the unauthorized third party. The personal information involved may have included name, social security number, financial account number, and driver's license number.

As a result, we are providing free identity monitoring and protection services if you elect to use them. More information on how to access these services can be found below. We sincerely apologize for any inconvenience and we thank you for your understanding.

What You Can Do

We encourage you to be diligent in watching for unauthorized activity associated with your accounts and to quickly report suspicious activity to your bank or credit card company. The phone number to call is usually on the back of the credit or debit card. The Reference Guide contains additional information on steps you can take to monitor and protect your personal information. We also encourage you to enroll in the free Equifax credit monitoring services which we are providing to you at no cost. Out of an abundance of caution, included within these services is a complimentary credit monitoring product that includes \$1,000,000 of identity theft insurance. For instructions on how to access these free services, please review the Equifax enclosure included with this letter. The URL for enrollment is: <u>myservices.equifax.com/patrol</u>

Your Equifax Activation Code is: SAMPLE

Your Activation Code expires SAMPLE

Other Important Information

The enclosed Reference Guide also includes additional information on general steps you can take to monitor and protect your personal information.

For more information

We apologize for any inconvenience this incident may cause. You may contact us at 404-347-8400, Monday through Friday between 8:00 a.m. and 5:30 p.m. EST if you have questions or would like additional information about this incident. When calling, please ask for Molly Pirrung.

Sean Banks, Partner

Sincerely,

DATE

REFERENCE GUIDE

Review Your Account Statements

Carefully review statements sent to you from providers as well as from your insurance company to ensure that all of your account activity is valid. Report any questionable charges promptly to the provider's billing office, or for insurance statements, to your insurance company.

Order Your Free Credit Report

To order your free annual credit report, visit <u>www.annualcreditreport.com</u>, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTCTM) website at <u>www.ftc.gov</u> and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiriesTM section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal informationTM section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

Contact the U.S. Federal Trade Commission

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft/

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, you have the right to place a fraud alert on your credit file for one year at no cost. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the applicant's identity. You can place a fraud alert on your credit report by calling any of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax P.O. Box 105069 Atlanta, GA 30348 800-525-6285 www.equifax.com Experian P.O. Box 2002 Allen, TX 75013 888-397-3742 www.experian.com TransUnion P.O. Box 2000 Chester, PA 19016 800-680-7289 www.transunion.com

Security Freezes

As of September 21, 2018, you have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. 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.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax P.O. Box 105069 Atlanta, GA 30348 800-525-6285 www.equifax.com Experian P.O. Box 2002 Allen, TX 75013 888-397-3742 www.experian.com TransUnion P.O. Box 2000 Chester, PA 19016 800-680-7289 www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

For Residents of Iowa

You may contact law enforcement or the lowa Attorney General's office to report suspected incidents of identity theft. The lowa Attorney General's Office can be reached at:

lowa Attorney General's Office, Director of Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, www.iowaattorneygeneral.gov

For Residents of Maryland

You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

Maryland Office of the Attorney General, Consumer Protection Division 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, http://www.marylandattorneygeneral.gov/

For Residents of New Mexico

New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal.

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.



The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

(1) the unique personal identification number, password or similar device provided by the consumer reporting agency;

2)(proper identification to verify your identity;

3)(information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report or the period of time for which the credit report may be released to users of the credit report, and

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security ActTM.

For Residents of New York

You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and tips on how to protect your online privacy. You can contact the New York State Office of the attorney General at:

Office of the Attorney General The Capitol Albany NY 1222-0341 1-800-771-7755 1-800-788-9898 https://ag.ny.gov/ Bureau of Internet and Technology (BIT) 28 Liberty Street New York, NY 10005 Phone: 212-416-8433 https://ag.ny.gov/internet/resource-center

For Residents of North Carolina

You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

North Carolina Attorney General's Office, Consumer Protection Division 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, <u>www.ncdoi.gov</u>

For Residents of Oregon

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. Contact information for the Oregon Department of Justice is as follows:

Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301, 1-503-378-4320, www.doj.state.or.us