KANDYPENS	
C/O ID Experts PO Box 4219 Everett WA 98204	
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April 20, 2020

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# Notice of Data Security Incident

Dear <</First Name>> <<Last Name>>,

We are writing to inform you of a data security incident experienced by KandyPens, Inc. ("KandyPens") that may have impacted your personal information, including your name and credit or debit card number, expiration date, and security code or card verification code. We take the privacy and security of your information seriously, and sincerely apologize for any concern or inconvenience this may cause you. This letter contains information about steps you can take to protect your information.

Under Massachusetts law, you have the right to obtain 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports, and as of September 21, 2018, placing a freeze on your credit report is now free for all United States citizens. A security freeze prohibits a credit 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

To place a security freeze on your credit report, consumers must contact each of the three major consumer credit reporting agencies. Each have a dedicated web page for security freezes and fraud alerts:

Equifax: https://www.equifax.com/personal/credit-report-services/

Experian: https://www.experian.com/freeze/center.html

TransUnion: https://www.transunion.com/credit-freeze

To request a security freeze by phone or mail, contact each of the three major consumer reporting agencies:

Equifax (<u>www.equifax.com</u>); Experian (<u>www.experian.com</u>) and TransUnion (<u>www.transunion.com</u>) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze U.S. Consumer Services P.O. Box 105788 Atlanta, GA 30348 800-349-9960 Experian Security Freeze P.O. Box 9554 Allen, TX 75013 888-397-3742 TransUnion Security Freeze Fraud Victim Assistance Department P.O. Box 6790 Fullerton, CA 92834 888-909-8872 If a request is made online or by phone, then the credit reporting agency must put the freeze in place no later than the next business day. In order to request a security freeze, you may need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);

2. Social Security number;

- 3. Date of birth;
- 4. The addresses where you have lived over the prior five years;
- 5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
- 6. A legible photocopy of a government issued identification card (state driver's license or ID card, etc.);
- 7. Social Security Card, pay stub, or W2;

8. 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.

If the request is made online or by phone, a credit bureau must lift a freeze within one (1) hour. If the request is made by mail, the credit 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 go to the website provided above, call the toll-free number, or send a written request to the credit reporting agencies by mail. You will need proper identification (name, address, date of birth and social security number). Depending on the method you use, a PIN or password provided to you when you placed the security freeze may be required as well. You may also need to identify the entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available.

To remove the security freeze, you must go to the websites provided above, call the toll-free number, or send a written request to each of the three credit bureaus by mail. You will need proper identification (name, address, date of birth and social security number). Depending on the credit reporting agency and method you used to freeze your credit, a PIN or password provided to you when you placed the security freeze may be required or requested.

We are taking steps to help prevent this type of incident from occurring in the future. Since the incident, we fixed the vulnerability and you can make purchases safely on our website. We have also increased the monitoring of our online payment system and are reviewing our policies and procedures to ensure customer information is appropriately protected.

## For more information:

For questions, please call 1-833-968-1687 Monday through Friday from 6 AM - 6 PM Pacific Time. Your trust is a top priority for us, and we deeply regret any inconvenience or concern that this matter may cause you.

Sincerely,

James Zender Chief Operating Officer

## **U.S. State Notification Requirements**

For residents of *Hawaii*, *Michigan*, *Missouri*, *New Mexico*, *Virginia*, *Vermont*, and *North Carolina*: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Colorado, Illinois, Iowa, Maryland, Missouri, New Mexico, North Carolina, Oregon, Washington, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

Equifax	Experian	TransUnion			
P.O. Box 105139	P.O. Box 2002	P.O. Box 6790			
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834			
1-800-685-1111	1-888-397-3742	1-800-916-8800			
www.equifax.com	www.experian.com	www.transunion.com			
You may also obtain a free copy of your credit report online at <u>www.annualcreditreport.com</u> , by calling toll-free 12877-322-8228, or					
by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request					
Service, P.O. Box 105281, Atlanta, GA, 30348-5281.					

### For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

### For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

### For residents of Colorado, Maryland, Illinois, North Carolina, and Rhode Island:

You can obtain information from the Maryland, North Carolina, and Rhode Island Offices of the Attorneys General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Attorney General	North Carolina Attorney	Rhode Island Attorney	Federal Trade Commission
Consumer Protection Div.	General	General	Consumer Response Center
200 St. Paul Place	Consumer Protection Div.	Consumer Protection Div.	600 Pennsylvania Avenue,
Baltimore, MD 21202	9001 Mail Service Center	150 South Main Street	NW
1-888-743-0023	Raleigh, NC 27699-9001	Providence, RI 02903	Washington, DC 20580
www.oag.state.md.us	1-877-566-7226	(401) 274-4400	1-877-IDTHEFT (438-4338)
	www.ncdoj.com	www.riag.ri.gov	www.identityTheft.gov

### For residents of Massachusetts:

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

#### For residents of all states:

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also via each credit bureau's website. 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. The contact information for all three credit bureaus is below. As of September 21, 2018, fraud alerts will now last one year, instead of 90 days. Fraud alerts will continue to be free and identity theft victims can still get extended fraud alerts for seven years.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: 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, each credit reporting agency has a dedicated web page for security freezes and fraud alerts or you can request a freeze by phone or by mail. 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 may also require 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. Effective September 21, 2018, placing a freeze on your credit report is now free for all United States citizens.

Equifax Security Freeze	Experian Security Freeze	TransUnion (FVAD)
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022
www.equifax.com	http://www.experian.com/freeze	www.transunion.com

More information can also be obtained by contacting the Federal Trade Commission listed above.