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MONROE CAPITAL, INC.

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Rochester, New York 14621
Phone: (585) 424- 2750
Fax: (585) 424 - 5378
www.monroecap.net

NOTICE OF SECURITY INCIDENT

[DATE]

[First Name] [Last Name]

[Address]

[City], [State] [Zip]

Re: Your Personal Information

Dear [Name]:

We are writing to inform you of a recent security incident involving a single Monroe Capital, Inc. email account. We recently became aware that one of our employee's email accounts was accessed by an unauthorized individual in relation to an email scam situation involving a particular transaction that is not related to you and/or your business. The access was limited to the one employee email account, and no other email accounts or computer systems were impacted. This email account contained certain of your personal information that may have been viewed. While it appears the access was specifically related to the one particular transaction, Monroe is not able to state with certainty that the individual did not access other e-mails or attachments in the one employee's e-mail account that may have contained protected information, such as your name, address, social security number, driver's license number, eMail, and/or limited bank account numbers.

Please be assured that Monroe has taken, and is continuing to take, this incident seriously and has taken steps to protect your information and prevent further disclosure. We are providing all affected individuals of this incident with triple-bureau credit monitoring for two years. The attached instruction sheet will provide you with important information regarding these services, as well as information on steps that can be helpful in reducing the potential risk of identity theft.

We sincerely apologize for any concern this incident may have caused you. If you have questions, please contact Paul Adams or Chuck Caranci at 585-424-2750. We welcome your call and look forward to speaking with you directly. Thank you.

Sincerely,

Paul Adams
President

Enc.

WHAT HAPPENED

On or about January 24, 2020, we discovered that an unknown and unauthorized actor had access to a single Monroe Capital, Inc., mailbox containing personally identifiable information between January 15, 2020 and January 22, 2020. We later were able to identify your information as being part of the mailbox contents. As a result, this unauthorized third party may have accessed your personal information. Although we do not know what messages containing personal information from the inbox may have been accessed, if any at all, we are providing this notification to you as a conservative measure in an effort to keep you informed.

WHAT INFORMATION WAS INVOLVED

Affected information could include your name, address, social security number, banking account number, and/or driver's license number. In the majority of cases observed, name, address, and social security number were at issue.

WHAT WE ARE DOING

Rest assured that once the issue was discovered, we immediately took steps to address it. Working with an outside forensics firm, we reacted swiftly to this incident and have no reason to believe that our systems are otherwise currently at risk. In order to prevent any further unauthorized access, we took several precautionary measures, such as changing passwords and modifying internal e-mail settings and controls.

WHAT YOU CAN DO

In the meantime, you may wish to take some or all of the below actions to help reduce your risk of identity theft.

- Remain vigilant, especially over the next 12 months, and review your bank accounts, credit card bills and free credit reports for unauthorized activity. Promptly report any suspected identity theft to your local law enforcement agency, the U.S. Federal Trade Commission, the State Attorney General, your financial institution, and to the Fraud Alert phone line of a consumer reporting agency. Telephone numbers for the three national reporting agencies are:

Equifax
1-800-525-6285
P.O. Box 740256
Atlanta, GA 30374
www.equifax.com

Experian
1-888-397-3742
P.O. Box 4500
Allen, TX 75013
www.experian.com

Trans Union
1-800-680-7289
2 Baldwin Place
P.O. Box 1000
Chester, PA 19016
www.transunion.com

- Periodically obtain credit reports from each nationwide credit reporting agency and have information relating to fraudulent transactions deleted. Information relating to our offer of free credit monitoring for a period of two years follows below.
- Place a fraud alert on your credit file by contacting any of the three credit reporting agencies listed above. A fraud alert temporarily, for a period of 90 days, requires potential creditors to take additional steps to verify your identity before issuing credit in your name.
- Place a security freeze on your consumer report. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. However, a security freeze may delay your ability to obtain credit. Please contact one of the three credit reporting agencies listed above for further information.
- Request and carefully review your free annual consumer credit report by visiting www.annualcreditreport.com or by calling 1-877-322-8228.
- You can also contact the Federal Trade Commission to obtain information about preventing identity theft and, specifically, setting up fraud alerts and security freezes. The contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
 600 Pennsylvania Avenue, NW
 Washington, D.C. 20580
 1-877-382-4357
www.ftc.gov

OTHER IMPORTANT INFORMATION

As a result of this incident, and to help protect your identity, we would like to offer you a complimentary two-year membership of Experian's © IdentityWorksSM. This product provides you with superior services pertaining to 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: **August 30, 2020** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll:
<https://www.experianidworks.com/3bplus>
- Provide your activation code: **[Code]**
- Provide the engagement number: **DB20024**

If you have questions about the product, need assistance with identity restoration, or would like an alternative to enrolling in Experian Identity Works online, please contact Experian's customer care team at 877-890-9332 by **August 30, 2020**. Be prepared to provide engagement number **DB20024** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITY WORKS MEMBERSHIP:

A credit card is not required for enrollment in Experian IdentityWorksSM.

You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian Identity Works:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.¹
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian Identity Works membership has expired.
- **Up to \$1 Million Identity Theft Insurance:** Provides coverage for certain costs and unauthorized electronic fund transfers.²

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 877-980-9332. 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 two years 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.

FOR MORE INFORMATION

If you have questions, please contact us at (585) 424-2750. Our mailing address is 3445 Winton Place, Suite 228, Rochester, New York 14623.

Thank you.

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.