



SMARTBEAR

17310

July 27, 2020

Dear [REDACTED],

At Smart Bear Software, Inc., we understand the importance of protecting the personal information in our care. We are writing to inform you of a recent security incident that may have involved some of your information including your name, Social Security number and financial account information.

Although, to date, we have no evidence that your information has been misused, we assure you that we take this incident very seriously. We have implemented additional safeguards and technical security measures to further protect personal information. As a precaution, we are offering you a complimentary two-year membership in Equifax's Credit Watch Gold with WebDetect Features. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. Credit Watch Gold with WebDetect is completely free to you and enrolling in this program will not hurt your credit score.

We encourage you to remain vigilant by reviewing your account statements and credit reports for any unauthorized activity. For more information on Credit Watch Gold with WebDetect, including instructions on how to activate your complimentary membership as well as some additional steps you can take to help protect yourself, please see the additional information provided with this letter.

We sincerely regret any inconvenience caused by this incident. If you have any questions, please call [REDACTED], Director of Information Security at [REDACTED], Monday through Friday, from 9:00 a.m. to 5:00 p.m. Eastern Time, excluding major U.S. holidays.

Sincerely,

Christine Purpura
Senior Vice President
Information Services
450 Artisan Way
Somerville, MA 02145



Enter your Activation Code:

Enrollment Deadline: December 31, 2020

Product Information

Equifax® Credit Watch™ Gold with WebDetect Features

- Equifax credit file monitoring and alerts to key changes to your Equifax credit report
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax credit report
- Internet Scanning Monitors suspicious websites for your Social Security, Passport, Credit Card, Bank, and Insurance Policy Numbers, and alerts you if your private information is found there.
- Automatic Fraud Alerts with a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Up to \$25,000 Identity Theft Insurance
- Live agent Customer Service 7 days a week from 8 a.m. to 5 p.m.

Enrollment Instructions: To sign up online for online delivery go to
http://myservices.equifax.com/efx1_bresngis

1. Welcome Page: Enter the Activation Code provided at the top of this page in the ~Activation Code™ box and click the ~Submit™ button.
2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the ~Continue™ button.
3. Create Account: Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the ~Continue™ button.
4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the ~Submit Order™ button.
5. Order Confirmation: This page shows you your completed enrollment. Please click the ~View My Product™ button to access the product features.

Identity Restoration: If you become a victim of identity theft, an Equifax identity restoration specialist will work on your behalf to help you restore your identity. To be eligible for Identity Restoration, you must complete the enrollment process for the subscription offer by the enrollment deadline above. Call the phone number listed in your online member center for assistance.

*Internet scanning, will scan for your Social Security number (if you choose to), up to 5 bank account numbers, up to 6 credit/debit card numbers you provide, up to 3 email addresses, up to 10 medical ID numbers, and up to 5 passport numbers. Internet scanning scans thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that Internet scanning is able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.



*The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

* Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

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ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Additional information for residents of the following states:

Massachusetts: Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html