

17358

SCHÜCO

[DATE]

[ADDRESSEE]

NOTICE OF SECURITY INCIDENT

Dear **[insert name]**,

I am writing to let you know that Schuco USA LLLP ("Schuco") experienced a security incident and information about some of our employees may have been compromised. This letter explains what happened, the steps that we are taking in response to the incident, and the resources we are making available to you. We take the protection of your information seriously. Therefore, we are offering credit monitoring/identity theft protection services to you at no charge.

WHAT HAPPENED

In Mid-April 2020, Schuco became aware of a series of abnormal events associated with its email accounts. After an investigation, Schuco determined that these abnormal events were related to a security incident that may have involved the unauthorized acquisition of your personal information.

WHAT INFORMATION WAS INVOLVED

Among those email accounts, were emails that included information about you, including: **insert applicable items**

WHAT WE ARE DOING

While Schuco already had a number of procedures and protocols in place to protect information, it further refined and revised those procedures and protocols after this incident. For example, Schuco: (1) implemented multi-factor authentication for email access as a further protection; (2) instituted data controls on Outlook365; and (3) is conducting audits to review mailbox forwarding rules.

Schuco apologizes for any worry or inconvenience this incident may cause you. To offer you peace of mind, we are providing two years of identity theft monitoring services to you at no cost. Additionally, we have included information below about additional steps you can take to protect yourself.

WHAT YOU CAN DO

Under Massachusetts law, you have the right to obtain any police report filed concerning 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 free security freeze on their credit reports. Information on freezing your report is below along with other information about steps you can take.

In addition to enrolling in the identity theft monitoring service detailed below, there are other steps that you can take. Because you provided us with your Social Security number or financial account information, we encourage you to regularly review your financial accounts and credit reports, and report any suspicious or unrecognized activity immediately to local law enforcement or your state's Attorney General office. You also may wish to consider placing a fraud alert or security freeze on your accounts. More information about these options is detailed below.

If you have any questions or if you would like to discuss this matter further, please feel free to contact Schuco at Nikolis Wasynczuk at nwasynczuk@schuco-usa.com or 860-616-0166

Sincerely,

Signature

[INSERT EXPERIAN INFORMATION]

Information about Identity Theft Protection

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, 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. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111,
www.equifax.com
Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com
TransUnion: P.O. Box 1000, Chester, PA 19022, 1-800-888-4213,
www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

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

Fraud Alerts: There are also two types of fraud alerts that 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 at least 90 days. 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. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-888-525-6285, <https://www.equifax.com/personal/education/identity-theft/fraud-alert-security-freeze-credit-lock/>
Experian: 1-888-397-3742, <https://www.experian.com/fraud/center.html>
TransUnion: 1-800-680-7289, <https://www.transunion.com/fraud-alerts>

Security Freezes: As a resident of Massachusetts, you have the right to place a free security freeze on your consumer reports. Accordingly, we also want to advise you of your right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

Equifax:	P.O. Box 105788, Atlanta, GA 30348, 800-349-9960 https://www.equifax.com/personal/education/identity-theft/fraud-alert-security-freeze-credit-lock ,
Experian:	P.O. Box 9554, Allen, TX 75013, 1- 888-EXPERIAN, https://www.experian.com/freeze/center.html
TransUnion:	P.O. Box 160, Chester, PA, 19022-2000, (888) 909-8872, https://www.transunion.com/credit-freeze

Please note, to request a security freeze, you will need to provide the following:

- Your full name (including middle initial, Jr., Sr., Roman numerals, etc.)
- Social Security number
- Date of birth
- Address(es) where you have lived over the prior five years
- Proof of current address such as a current utility bill
- A photocopy of a government-issued ID card
- If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to law enforcement

- If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only)

The credit reporting agencies have three 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 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 freeze to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include (1) proper identification (name, address, and Social Security number), (2) the PIN number or password provided to you when you placed the security freeze; and (3) the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze altogether, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three business days after receiving your request to remove the security freeze.