

17465



**SOUTHERN TIDE**

<<Date>> (Format: Month Day, Year)

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
<<address\_1>>  
<<address\_2>>  
<<city>>, <<state\_province>> <<postal\_code>>  
<<country >>

Dear <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>,

Southern Tide, LLC ("Southern Tide") is providing this notice to make you aware of an incident in which certain of your personal information may have been compromised due to unauthorized access to a Southern Tide employee's email account. Our review of the incident revealed that the information potentially involved included your <<b2b\_text\_1(ImpactedData)>>.

We have no reason to believe that the unauthorized actor has inappropriately used any personal information impacted by this incident. However, to help give you peace of mind, we are offering you two (2) years of free credit monitoring and \$1 million in identity theft insurance through Experian. **You must activate the Experian product by the activation date for it to be effective.** We have also included some additional steps that you can take to protect yourself, as you deem appropriate.

If you have any additional questions about this event, please call 1-844-915-2895, toll-free, between 9:00 a.m. and 6:30 p.m. ET, Monday through Friday (excluding major U.S. holidays). We are taking steps to enhance our security measures, which has included promptly changing passwords to block the unauthorized access from this incident, and are continuing to train our employees to recognize phishing scams to prevent something like this from happening in the future. We are fully committed to protecting your personal information and sincerely apologize for any concern this incident may have caused you.

Sincerely,

Christopher Heyn  
Chief Executive Officer

## STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

**Below are instructions on how to enroll in the complimentary credit monitoring services that we are offering:**

To help protect your identity, we are offering a complimentary two-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

1. Ensure that you **enroll by:** <<b2b\_text\_2(EnrollmentDeadline)>> (Your code will not work after this date.)
2. **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
3. Provide your **activation code:** <<Member ID>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **877-288-8057** by <<b2b\_text\_2(EnrollmentDeadline)>>. Be prepared to provide engagement number <<b2b\_text\_3(EngagementNumber)>> as proof of eligibility for the identity restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:**

A credit card is **not** required for enrollment in Experian IdentityWorks.

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

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **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 IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

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 **877-288-8057**. 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 one year 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](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

\* Offline members will be eligible to call for additional reports quarterly after enrolling

\*\* 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.

## **ADDITIONAL STEPS YOU CAN TAKE TO PROTECT YOURSELF**

We also remind you to remain vigilant for incidents of fraud or identity theft by reviewing account statements and credit reports for unauthorized activity. **Residents of the United States are entitled to one free credit report annually from each of the three major credit reporting agencies.** To order your free credit reports, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free (877) 322-8228. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission.

**You may want to consider placing a fraud alert on your credit report.** There are two types of 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.

- **Initial Alert:** You may ask that an initial alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. A fraud alert does not impact your ability to get a loan or credit, but rather alerts a business that your personal information may have been compromised and requires the business to verify your identity before issuing you credit. Although this may cause some delay if you are applying for credit, it may protect against someone else obtaining credit in your name. An initial fraud alert stays on your credit report for one (1) year.
- **Extended Alert:** 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 contacting any of the three national credit reporting agencies. The agency that you contacted must notify the other two agencies.

Additionally, you have the right to put a **credit freeze**, also known as a security freeze, on your credit file, 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 access your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit. There is no fee to place or lift a security freeze. However, unlike a fraud alert, you must separately place a security freeze on your credit file at each of the three national credit reporting agencies.

Below are the toll-free numbers and addresses for the three largest credit reporting agencies:

Equifax  
P.O. Box 74021  
Atlanta, GA 30374  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 1000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

Below is the toll-free number, address and website address for the Federal Trade Commission, which you may contact to obtain further information on how to protect yourself from identity theft and how to repair identity theft:

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

*For residents of Hawaii, Michigan, Missouri, 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 Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon and West Virginia:* It is required by state law 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 using the contact information listed above.

*For residents of Iowa:* State law advises you to report any suspected identity theft to law enforcement or the Attorney General.

*For residents of Oregon:* State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

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

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
1-888-743-0023  
[www.oag.state.md.us](http://www.oag.state.md.us)

Office of the Illinois Attorney General  
Identity Theft Hotline  
100 W Randolph St, Fl. 12  
Chicago, IL 60601  
1-866-999-5630  
[www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

Rhode Island Office of the Attorney General  
Consumer Protection  
150 South Main Street  
Providence, RI 02903  
1-401-274-4400  
[www.riag.ri.gov](http://www.riag.ri.gov)

North Carolina Office of the Attorney General  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-566-7226  
[www.ncdoj.com](http://www.ncdoj.com)

*For residents of Massachusetts and Rhode Island:* 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 Connecticut, Massachusetts, Rhode Island and West Virginia:* You also have the right to place a security freeze on your credit report by contacting any of the credit bureaus listed above.