

17807

TSL Company Holdings, Ltd.
10001 S. 152nd Street
Omaha, NE 68138

[Date]

[Insert Recipient's Name]
[Insert Address]
[Insert City, State, Zip]

Dear _____:

At TSL Company Holdings, Ltd. ("TSL") we recognize the importance of privacy and protecting your information, which is why we are writing to inform you we recently learned that some of your personal information may have been subject to unauthorized access or acquisition as the result of a cyberattack (the "Incident"). While we are not aware of any misuse of your information, we apologize for any inconvenience this may cause you and assure you that we have worked diligently to resolve this incident and continue to deploy measures to avoid these types of incidents from occurring in the future. Below you will also find instructions and a code redeemable for two years of credit monitoring with Experian, which TSL is making available to you at no cost.

Please see the attached sheet for additional steps you can take to protect your identity, credit and personal information.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. Please note while the incident was report to the Federal Bureau of Investigation ("FBI") no police report was filed.

Massachusetts also allows consumers to place a security freeze on their credit reports. 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. Federal law now requires the credit reporting agencies to permit consumers to place, temporarily lift, or permanently remove a security freeze on their credit reports for free. Please visit www.consumer.ftc.gov/articles/0497-credit-freeze-faqs for more information.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security
Freeze
P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834

In order to request a security freeze, you will need to provide the following information: (i) Your full name (including middle initial as well as Jr., Sr., II, III, etc.); (ii) Social Security Number; (iii)

Date of birth; (iv) If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years; (v) Proof of current address such as a current utility bill or telephone bill; (6) A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); (7) 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. There is no fee to place or remove a security freeze from your credit report.

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 call or send a written request to the credit reporting agencies 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 as well as 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 (3) 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, 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 (3) business days after receiving your request to remove the security freeze.

The attached sheet describes additional steps you can take to protect your identity, credit and personal information. As an added precaution, we have arranged for credit monitoring and identity restoration services to be provided to you by Experian at no cost to you. 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. 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 offer 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. You will also find self-help tips and information about identity protection at this site.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorksSM as a complimentary one-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: December 31, 2020** (Your code will not work after this date.)

- Visit the Experian IdentityWorks website to enroll:
<https://www.experianidworks.com/3bcredit>
- Provide your **activation code**: [code]

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 **877-890-9332** by **December 31, 2020**. Be prepared to provide engagement number **B004941** 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.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

For more information, for further assistance, or if you have questions or concerns you should call [Insert Number] from [Hours]. Again, we apologize for this situation and any inconvenience it may cause you.

Sincerely,

Tom Hastings, President
TSL Company Holdings, Ltd.

PLEASE SEE ATTACHED FOR ADDITIONAL INFORMATION

What You Should Do To Protect Your Personal Information

We recommend you remain vigilant and consider taking one or more of the following steps to avoid identity theft, obtain additional information, and protect your personal information:

1. Contacting the nationwide credit-reporting agencies as soon as possible to:
 - Add a fraud alert statement to your credit file at all three national credit-reporting agencies: Equifax, Experian, and TransUnion. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. You only need to contact one of the three agencies listed below; your request will be shared with the other two agencies. This fraud alert will remain on your credit file for 90 days.
 - Place a "security freeze" on your credit account. This means that your credit account cannot be shared with potential creditors. A security freeze can help prevent new account identity theft. If you would like to request a security freeze be placed on your account, you must write by certified or overnight mail (see addresses below) to each of the three credit reporting agencies, or through the electronic or Internet method made available by the credit reporting agencies.
 - Remove your name from mailing lists of pre-approved offers of credit for approximately six months.
 - Receive a free copy of your credit report by going to www.annualcreditreport.com.

Equifax
P.O. Box 740256
Atlanta, GA 30374
(866) 510-4211
psol@equifax.com
www.equifax.com

Experian
P.O. Box 2390
Allen, TX 75013
(866) 751-1323
databreachinfo@experian.com
www.experian.com/

TransUnion
P.O. Box 1000
Chester, PA 19022
(800) 888-4213
<https://tudatabreach.tnwreports.com/>
www.transunion.com

2. The Federal Trade Commission ("FTC") offers consumer assistance and educational materials relating to identity theft, privacy issues, and how to avoid identity theft. You may also obtain information about fraud alerts and security freezes from the consumer reporting agencies, your state Attorney General, and the FTC. You may contact the FTC by visiting www.ftc.gov or www.consumer.gov/idtheft, calling (877) 438-4338, or writing to the FTC at the address below. If you suspect or know that you are the victim of identity theft, you should contact local police and/or your state Attorney General. You can also report such activity to the Fraud Department of the FTC, which will collect all relevant information and make it available to law-enforcement agencies. The mailing address for the FTC is: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580.
3. If you aren't already doing so, please pay close attention to all bills and credit-card charges you receive for items you did not contract for or purchase. Review all of your bank account statements frequently for checks, purchases or deductions not made by you. Note that even if you do not find suspicious activity initially, you should continue to check this information periodically since identity thieves sometimes hold on to stolen personal information before using it.