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NOTICE OF DATA BREACH

Dear [INSERT]:

We are writing to inform you that personal information related to you was acquired by an unauthorized individual on October 19, 2020. Below please find actions we recommend you take to protect yourself.

We take the privacy and security of your personal information seriously, and we regret that this incident occurred. We recommend that you remain vigilant and review your financial records and statements for signs of suspicious activity. We encourage you to read the information provided below, which contains information about steps you can take to protect yourself. In addition, we have arranged for you to obtain Equifax ID Patrol identity theft protection services at no cost to you for 24 months. The package of services includes 3-Bureau credit file monitoring, access to your Equifax credit report, automatic fraud alerts, and up to \$1,000,000 in identity theft insurance. Additional information on these services and instructions for how you can enroll are included below. Please note the deadline to enroll is February 28, 2021.

We know that the security of your personal information is important to you. If you have any questions or need additional information, we encourage you to contact (866) 349-7142 toll-free Monday through Friday from 9am to 9pm or Saturday and Sunday from 9am to 6pm Eastern (excluding major U.S. holidays). Be prepared to provide your name and activation number: [INSERT].

Again, we regret any inconvenience this incident may cause. If you have any questions or need additional information, please call (866) 349-7142.

Sincerely,

John McEvoy
General Counsel

You should be cautious about using email to provide sensitive personal information, whether sending it yourself or in response to email requests. You should also be cautious when opening attachments and clicking on links in emails. Scammers sometimes use fraudulent emails or other communications to deploy malicious software on your devices or to trick you into sharing valuable personal information, such as account numbers, Social Security numbers, or usernames and passwords. The Federal Trade Commission (FTC) has provided guidance at <https://www.consumer.ftc.gov/articles/0003-phishing>.

You should review your financial statements and accounts for signs of suspicious transactions and activities. If you find any indication of unauthorized accounts or

transactions, you should report the possible threat to local law enforcement, your State's Attorney General's office, or the FTC. Under Massachusetts law, you have a right to obtain a police report. You will find contact information for some of those entities below. If you discover unauthorized charges, promptly inform the relevant payment card companies and financial institutions.

Fraud Alert Information

Whether or not you enroll in the credit monitoring product offered, we recommend that you consider placing a free "Fraud Alert" on your credit file. Fraud Alert messages notify potential credit grantors to verify your identification before extending credit in your name in case someone is using your information without your consent. A Fraud Alert can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. Fraud alerts last one year. Identity theft victims can get an extended fraud alert for seven years.

Call only one of the following three nationwide credit reporting companies to place your Fraud Alert: TransUnion, Equifax, or Experian. As soon as the credit reporting company confirms your Fraud Alert, they will also forward your alert request to the other two nationwide credit reporting companies so you do not need to contact each of them separately. The contact information for the three nationwide credit reporting companies is:

Equifax		TransUnion		Experian				
PO	Box	740256	PO	Box	2000	PO	Box	9554
Atlanta,	GA	30374	Chester,	PA	19016	Allen,	TX	75013
www.equifax.com		www.transunion.com/fraud		www.experian.com/fraud				
1-800-525-6285		1-800-680-7289		1-888-397-3742				

Free Credit Report Information

Under federal law, you are also entitled to one free credit report once every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or make a request online at www.annualcreditreport.com.

Even if you do not find any suspicious activity on your initial credit reports, we recommend that you check your account statements and credit reports periodically. You should remain vigilant for incidents of fraud and identity theft. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency or state attorney general and file a police report. Get a copy of the report; many creditors want the information it contains to alleviate you of the fraudulent debts. You also should file a complaint with the FTC using the contact information below. Your complaint will be

added to the FTC's Consumer Sentinel database, where it will be accessible to law enforcers for their investigations.

You may also contact the FTC at the contact information below to learn more about identity theft and the steps you can take to protect yourself.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580
1.877.FTC.HELP (382.4357)
www.ftc.gov/idtheft

Security Freeze Information

You can request a free Security Freeze (aka "Credit Freeze") on your credit file by contacting each of the three nationwide credit reporting companies via the channels outlined below. When a Credit Freeze is added to your credit report, third parties, such as credit lenders or other companies, whose use is not exempt under law will not be able to access your credit report without your consent. A Credit Freeze can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit.

Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348
www.freeze.equifax.com
1-800-349-9960

TransUnion Security Freeze
PO Box 2000
Chester, PA 19016
www.transunion.com/freeze
1-888-909-8872

Experian Security Freeze
PO Box 9554
Allen, TX 75013
www.experian.com/freeze
1-888-397-3742

To request a Credit Freeze, you may need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
 2. Social Security Number;
 3. Date of birth;
 4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
 5. 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.)
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Your Activation Code: 485698745123

Product Information

Equifax ID Patrol® provides you with the following key features:

- 3-Bureau credit file monitoring¹ and alerts of key changes to your Equifax®, TransUnion® and Experian® credit reports.
- Access to your Equifax credit report.
- One Equifax 3-Bureau credit report.
- Wireless alerts (available online only). Data charges may apply.
- Automatic Fraud Alerts². With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit (available online only).
- Credit Report Lock³ Allows users to limit access to their Equifax credit report by third parties, with certain exceptions.
- Internet Scanning⁴ Monitors suspicious web sites for your Social Security, Passport, Credit Card, Bank, and Insurance Policy Numbers, and alerts you if your private information is found there.
- Lost Wallet Assistance. If you lose your wallet, we'll help you cancel and re-issue your cards and ID.
- Up to \$1 MM in identity theft insurance.⁵
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to www.myservices.equifax.com/patrol

1. Welcome Page: Enter the Activation Code provided above 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, after reviewing the Terms of Use, check the box to accept 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.

¹ Credit monitoring from Experian® and Transunion® will take several days to begin.

² The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

³ Locking your Equifax credit file with Credit Report Control will prevent access to your Equifax credit file by certain third parties, such as credit grantors or other companies and agencies. Credit Report Control will not prevent access to your credit file at any other credit reporting agency, and will not prevent access to your Equifax credit file by companies like Equifax Global Consumer Solutions which provide you with access to your credit report or credit score or monitor your credit file; Federal, state and local government agencies; companies reviewing your application for employment; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; for fraud detection and prevention purposes; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com.

⁴ Internet scanning will scan for your Social Security number (if you choose to), up to 5 bank accounts, up to 6 credit/debit card numbers that 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 we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

⁵ 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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