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Example of message for those WITH cc data taken:

Small World MUSICFOLDER.com Inc.  
Box 60582 RPO Granville Park  
Vancouver, BC, V6H 4B9, Canada

November 2, 2020

Dear <redacted>,

**Re: NOTIFICATION OF WEBSITE BREACH**

We are writing to inform you that in early May 2020, Small World MUSICFOLDER.com Inc. ("MUSICFOLDER.com") learned that it was the victim of an attack to its e-commerce platform, which allowed an unauthorized third party to upload malicious files to and gain access to its server between the dates of January 23, 2020 to May 7, 2020 (the "Incident").

Upon learning of the Incident, MUSICFOLDER.com took immediate steps to investigate the Incident and confirmed that on April 23, 2020 the unauthorized third party was able to download a file stored on MUSICFOLDER.com's server which contained some of its customer's personal information and credit card information (the "File"). MUSICFOLDER.com further undertook a comprehensive review of all data and transactions captured in the File in order to determine the information and customers affected.

MUSICFOLDER.com is notifying you of this Incident as your personal information and credit card information was found on the File, including:

- Full name, address, email, password for some who had used registered user accounts in that time period, phone number, and credit card information.

MUSICFOLDER.com takes the safety and security of your personal information very seriously and we are taking steps to protect you. This letter provides you with important information about additional measures that we recommend you take to reduce the risk of any misuse of your personal information.

**Response and Steps Taken To-Date**

Once MUSICFOLDER.com became aware of the Incident, it immediately took steps to secure its systems and remove the malicious files installed by the unauthorized third party. MUSICFOLDER.com also retained an independent cybersecurity and digital forensics firm to assist with containing and investigating the Incident. Once the unauthorized access to the File was confirmed, MUSICFOLDER.com further undertook a comprehensive internal review of the File for all affected transactions and customers. Finally, MUSICFOLDER.com installed new antivirus and firewall protection and is in process of upgrading its e-commerce platform.

MUSICFOLDER.com is in process of notifying the Attorney General in all states where this breach reporting is required.

**Credit Monitoring**

To help protect you, MUSICFOLDER.com is offering you one-year of free credit and identity theft monitoring services.

These services will be provided by Equifax, a global leader in credit and identity theft monitoring.

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

- 3-Bureau credit file monitoring<sup>1</sup> 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 Alerts<sup>2</sup>. With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit (available online only).
- Credit Report Lock<sup>3</sup> Allows users to limit access to their Equifax credit report by third parties, with certain exceptions.
- Internet Scanning<sup>4</sup> 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<sup>5</sup>
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Your unique ACTIVATION CODE is: <redacted>

It is valid to enrol with, up to January 31, 2021, and will provide one year of ID Patrol service.

**Enrollment Instructions**

To sign up online for online delivery go to [www.myservices.equifax.com/patrol](http://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.

**Additional Steps**

We also recommend you take the following steps to further reduce the risk of fraud and identity theft:

- Remain vigilant regarding any suspicious callers or emails that request your personal information. These requests could be scams.
- Change your passwords regularly never re-use passwords.

Ensure that your email spam filter is working correctly and take extra precaution when opening links or downloading anything from suspicious emails and unknown email accounts.

The privacy and security of our clients' personal information is a top priority for MUSICFOLDER.com and we sincerely apologize for any concern or inconvenience this incident may cause

you.

We understand there may still be questions about this incident (for example, know that we did not and do not intentionally store your credit card)... we want you to know that we are here to assist you. For any questions regarding this incident please contact:

Ian Bullen  
President of MUSICFOLDER.com  
1-877-246-7253 (office) / 1-888-970-5489 (direct)  
[ian@musicfolder.com](mailto:ian@musicfolder.com)

For more information, you can also review the additional resources below.

**Free shipping.** In addition to the privacy services, may I extend our existing Free Shipping offer (to certain choral organization members), to you, or valued customers (some of whom I know well and have worked with for many years). It is Free shipping on USA orders \$200+, with **online coupon code "FASTERFOLDERS"**. That's valid to Jan 15, 2021.

Sincerely,

Ian Bullen  
President, Small World MUSICFOLDER.com Inc.

### **Additional Resources**

Below are additional helpful tips you may want to consider, to protect your personal information.

**Review Your Credit Reports and Account Statements; Notify Law Enforcement of Suspicious Activity**  
As a precautionary measure, we recommend that you remain vigilant by reviewing your credit reports and account statements closely. 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 also should promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities. 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 law enforcement, the Federal Trade Commission ("FTC") and/or the Attorney General's office in your home state. You can also contact these agencies for information on how to prevent or avoid identity theft. You can contact the FTC at:

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

### **Copy of Credit Report**

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <https://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to the Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can print this form at <https://www.annualcreditreport.com/manualRequestForm.action>. Credit reporting agency contact details are provided below.

**Equifax:**

equifax.com  
equifax.com/personal/credit-report services  
P.O. Box 740241  
Atlanta, GA 30374  
866-349-5191

**Experian:**

experian.com  
experian.com/help  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742

**TransUnion:**

transunion.com  
transunion.com/credit-help  
P.O. Box 1000  
Chester, PA 19016  
888-909-8872

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

**Fraud Alert**

You may want to consider placing a fraud alert on your credit file. An initial fraud alert is free and will stay on your credit file for one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. If you have already been a victim of identity theft, you may have an extended alert placed on your report if you provide the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above.

**Security Freeze**

You have the right to place a security freeze on your credit file free of charge. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. As a result, using a security freeze may delay your ability

to obtain credit. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name; social security number; date of birth; current and previous addresses; a copy of your state-issued identification card; and a recent utility bill, bank statement or telephone bill.

### **Federal Fair Credit Reporting Act Rights**

The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how consumer reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of consumer reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; you may seek damages from violators. Identity theft victims and active duty military personnel have additional rights. For more information about these rights, you may go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

### **Additional Information**

You have the right to obtain any police report filed in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.

You may consider starting a file with copies of your credit reports, any police report, any correspondence, and copies of disputed bills. It is also useful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.

**For District of Columbia residents:** You may contact the Office of the Attorney General for the District of Columbia, 441 4th Street NW, Suite 110 South, Washington D.C. 20001, <https://www.oag.dc.gov/>, 1-202-727-3400.

**For Iowa residents:** You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

**For Maryland residents:** You may contact the Office of the Maryland Attorney General, 200 St. Paul Place, Baltimore, MD 21202, <http://www.marylandattorneygeneral.gov/>, 1-888-743-0023.

**For New York residents:** You may contact the Office of the New York Office of the Attorney General, The Capitol, Albany NY 12224-0341, <https://www.ag.ny.gov/>, 1-800-771-7755.

**For North Carolina residents:** You may contact the North Carolina Office of the Attorney General, 9001 Mail Service Center, Raleigh, NC 27699-9001, <http://www.ncdoj.gov/>, 1-877-566-7226.

**For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the Oregon Attorney General.

**For Colorado, Georgia, Maine, Maryland, New Jersey, and Vermont residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).

**For Tennessee residents:**

### **TENNESSEE CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

You have a 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. A security freeze must be requested in writing by certified mail or by electronic means as provided by a

consumer reporting agency. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. If you are actively seeking a new credit, loan, utility, or telephone account, you should understand that the procedures involved in lifting a security freeze may slow your applications for credit. You should plan ahead and lift a freeze in advance of actually applying for new credit. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a period of time after the freeze is in place. To provide that authorization you must contact the consumer reporting agency and provide all of the following: (1) The personal identification number or password; (2) Proper identification to verify your identity; and (3) The proper information regarding the period of time for which the report shall be available.

A consumer reporting agency must authorize the release of your credit report no later than fifteen (15) minutes after receiving the above information.

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 fraud control, or reviewing or collecting the account. Reviewing the account includes activities related to account maintenance.

You should consider filing a complaint regarding your identity theft situation with the federal trade commission and the attorney general and reporter, either in writing or via their web sites.

You have a right to bring civil action against anyone, including a consumer reporting agency, which improperly obtains access to a file, misuses file data, or fails to correct inaccurate file data.