



Return Mail Processing PO Box 589 Claysburg, PA 16625-0589

January 13, 2021



Dear Sample A Sample,

Coastal Equities, Inc. ("Coastal") is writing to make you aware of a recent data privacy event that may affect the security of your personal information.

The security of our client information is extremely important to us and we apologize for any inconvenience this incident may cause. Upon discovery of the event, We promptly launched an internal investigation and engaged the assistance of third-party investigators. We take this incident very seriously and are providing you with information and access to resources so that you can protect your personal information, should you feel it is appropriate to do so.

As an added precaution, Coastal is providing you with access to 24 months of free credit/identity monitoring through Experian's<sup>®</sup> Identity Works<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:

- Ensure that you enroll by: March 31, 2021 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <a href="https://www.experianidworks.com/credit">https://www.experianidworks.com/credit</a>
- Provide your activation code: ABCDEFGHI

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) 565-8854 by March 31, 2021. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the identity restoration services by Experian.

We encourage you to remain vigilant against incidents of identity theft, to review your financial account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.



You have the 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. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

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

TransUnion P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872

www.transunion.com/credi t-freeze

Equifax PO Box 105788 Atlanta, GA 30348-5788 1-888-298-0045 www.equifax.com/personal/creditreport-services

In order to request a security freeze, you will 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.);
- 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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit file report, based upon the method of the request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with the process by which you may remove the security freeze, including an authentication mechanism. Upon receiving a direct request from you to remove a security freeze and upon receiving proper identification from you, the consumer reporting agency shall remove a security freeze within one (1) hour after receiving the request by telephone for removal or within three (3) business days after receiving the request by mail for removal.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your 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 seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian P.O. Box 9554 Allen, TX 75013 1-888-397-3742

www.experian.com/fraud/center.html

**TransUnion** P.O. Box 2000 Chester, PA 19016 1-800-680-7289 www.transunion.com/fraudvictim-resource/place-fraud-alert

Equifax P.O. Box 105069 Atlanta, GA 30348 1-800-525-3285 www.equifax.com/personal/credit -report-services

Under Massachusetts law, you have the right to obtain any police report filed in regard to 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.

You can also further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, your state Attorney General, or the Federal Trade Commission (FTC). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; <a href="www.identitytheft.gov">www.identitytheft.gov</a>; 1-877-ID-THEFT (877-438-4338); and TTY: 866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can also obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement, the FTC, and the Massachusetts Attorney General.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call us at (877) 565-8854, Monday through Friday from 9 a.m. to 11 p.m. EST, and Saturday and Sunday from 11 a.m. to 8 p.m. EST. You can also write to Coastal Equities, Inc. at 1201 N. Orange Street, Suite 729, Wilmington, DE 19801.

Sincerely,

Charles Reiling, President

Coastal Equities, Inc.