T H E Klein Company

Return Mail Processing Center PO Box 6336 Portland, OR 97228-6336

<<Mail ID>> <<Name 1>> <<Name 2>> <<Address 1>> <<Address 2>> <<Address 3>> <<Address 4>> <<Address 5>> <<City>><<State>><<Zip>>

<<Date>>

9964

Dear <</Name 1>>:

We are writing to inform you of an incident which resulted in the unauthorized disclosure of your personal information. This letter contains information about the incident, steps you can take to help protect your information, and resources we are making available to help you. We sincerely regret any concern or inconvenience this notice may cause, and we want to assure you that we are committed to the protection of all personal information within our control.

The Klein Company has discovered that your personal information, including, (but potentially not limited to) your name, date of birth, divers' license and/or state identification number, financial account and corresponding routing number were contained in file(s) that were accessed and may have been acquired in an unauthorized fashion by an unauthorized individual(s). However, please note that we have no evidence at this time that your personal information has been misused as a result of this incident.

As a safeguard, we have arranged for you to enroll in a complementary, online credit monitoring service (*my*TrueIdentity) for twenty-four (24) months provided by TransUnion Interactive, a subsidiary of TransUnion, one of the three nationwide credit reporting companies.

To enroll in the complimentary credit monitoring service service, go to the *my*TrueIdentity website at www.MyTrueIdentity.com and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <
<Insert Unique 12-letter Activation Code>> and follow the three steps to receive the credit monitoring service online within minutes. If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the six-digit telephone passcode <<Insert static 6-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain twelve (24) months of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more. The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

Massachusetts law 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. A security freeze may be placed free of charge. 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.

To place a security freeze on your credit report, you must make a direct request by telephone, secure electronic means (website), or written request to each of the three major consumer reporting agencies: Equifax; Experian; and TransUnion at the addresses and/or numbers below:

Equifax Security Freeze	Experian Security Freeze	TransUnion (FVAD)
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022
www.freeze.equifax.com	www.experian.com/freeze	freeze.transunion.com
800-525-6285	888-397-3742	800-680-7289

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 (5) 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) business day after receiving a telephone or secure electronic request, or three (3) business days after receiving your written 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 permanently remove the security freeze, or to temporarily lift the security freeze for a specified period of time or to provide a specified entity access to your credit report, you must make a request either by phone, through secure electronic means (website), or send a written request to the credit reporting agencies by mail. Requests must include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. To temporarily remove the security freeze, include the specific period of time you want the credit report available or the name of the entity you want to have access to your credit report.

In the case of a request by phone or secure electronic means, the security freeze will be lifted within one (1) hour after receiving the request for removal; or in the case of a request that is by mail, the credit reporting agencies have three (3) business days after receiving your request to permanently or temporarily remove the security freeze.

Again, while we have no evidence that anyone has experienced fraud as a result of this incident, we still encourage you to remain vigilant and immediately report any suspicious activity or suspected misuse of your personal information.

Please know that the protection of your personal information is a top priority, and we sincerely regret any concern or inconvenience that this matter may cause you. If you have any questions, please do not hesitate to call 800-220-9279, Monday – Friday, 9:00am to 9:00pm Eastern Standard Time.

Sincerely,

The Klein Company

Additional Important Information

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 laws 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 from each of the three nationwide credit reporting agencies. To order your free credit report, please visit <u>www.annualcreditreport.com</u>, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at https://www.consumer.ftc.gov/articles/0155-free-credit-reports) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of *Iowa*: State law advises you to report any suspected identity theft to law enforcement or to 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, New York, 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

Rhode Island Office of the Attorney General Consumer Protection, 150 South Main Street, Providence, RI 02903 1-401-274-4400 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

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

New York Office of Attorney General Consumer Frauds & Protection, The Capitol, Albany, NY 12224 1-800-771-7755 https://ag.ny.gov/consumer-frauds/identity-theft

For residents of Massachusetts: 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 all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with Equifax (<u>https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf</u>); TransUnion (<u>https://www.transunion.com/fraud-alerts</u>); or Experian (<u>https://www.experian.com/fraud/center.html</u>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze **Experian Security Freeze** TransUnion (FVAD) P.O. Box 105788 P.O. Box 9554 P.O. Box 2000 Allen, TX 75013 Atlanta, GA 30348 Chester, PA 19022 https://www.equifax.com/personal/credit-report-services/credit-freeze/ www.experian.com/freeze freeze.transunion.com 800-680-7289 800-525-6285 888-397-3742 More information can also be obtained by contacting the Federal Trade Commission listed above.

The Klein Company | 1600 Market Street Suite 3150 Philadelphia, PA 19103