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1118 *****AUTO**MIXED AADC 300

John Doe



123 Anystreet Dr
Anytown, NY 12345



April 18, 2021

NOTICE OF DATA BREACH

Dear John Doe,

We are contacting you about a data breach that has occurred at On Q Financial, Inc.

What Information was Involved? This breach may have compromised one or more of the following categories of personally identifiable information of the affected customers: Name, Address, FICO Score, Bank Account Information, Loan information, including Social Security Numbers.

What We Are Doing. Upon discovering this breach, On Q Financial immediately secured and restricted access to the storage location and all potentially impacted customer data. We are working diligently to determine the cause of this transfer. We have also increased the monitoring of data transfers to help prevent similar incidents in the future.

We are offering you a 24-month complimentary LifeLock Defender™ Preferred identity protection membership, including three-bureau credit monitoring, at no cost to you. To enroll in this free identity protection service, please review to the last page of this notice, entitled “*Complimentary Identity Protection Through NortonLifeLock, Inc.*”.

What You Can Do. In addition to enrolling in the complimentary LifeLock Defender™ Preferred membership described above please review to the last section of this notice, entitled “*Steps You Can Take to Protect Your Information*” for additional information on how to protect against identify theft and fraud, including information specific to Massachusetts residents.

For More Information. If you have questions about this notice or this incident, or require further assistance, you can reach us at 1-866-918-3196 (toll free), twenty-four hours, seven days a week.

On behalf of On Q Financial, Inc., we are genuinely sorry this incident occurred and apologize for the inconvenience this matter may cause you. We can assure you that we are doing everything we can to protect you and your information, now and in the future.

Sincerely,

A handwritten signature in black ink, appearing to read 'Shirley Boynton', written over a horizontal line.

Shirley Boynton,
Senior Vice President, Compliance

Steps You Can Take to Protect Your Information

Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described below. You may contact and obtain information from your state attorney general at: *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html

Fraud Alert Information

We recommend that you place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Call any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for 90 days. You can renew it after 90 days.

Equifax

Consumer Fraud Division
P.O. Box 740256
Atlanta, GA 30374
1-800-525-6285
Equifax.com

Experian

Consumer Fraud Assistance
P.O. Box 9556
Allen, TX 75013
1-888-397-3742
Experian.com

TransUnion

Consumer Relations & Fraud Victim Assistance
1561 E. Orangethorpe Ave.
Fullerton, CA 92831
1-800-680-7289
Transunion.com

Free Credit Report Information

We urge you to remain vigilant by reviewing your account statements and monitoring your free credit reports.

Request that all three credit reports be sent to you, free of charge, for your review. Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Thieves may hold stolen information to use 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 and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the Federal Trade Commission (FTC) at www.identitytheft.gov or at 1-877-ID-THEFT (1-877- 438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. Also visit the FTC's website at www.ftc.gov/idtheft to review their free identity theft resources such as their comprehensive step-by-step guide "*Identity Theft - A Recovery Plan*".

Security Freeze Information

You also may want to consider contacting the major credit bureaus at the telephone numbers above (in the "Fraud Alert Information" section) to place a credit freeze on your credit file at no cost to you. A credit freeze means potential creditors cannot get your credit report. That makes it less likely that an identify thief can open new accounts in your name.

Complimentary Identity Protection Through NortonLifeLock, Inc.

On Q Financial, Inc. has retained NortonLifeLock, Inc. to provide 24-Months of complimentary LifeLock Defender™ Preferred identity theft protection.

To activate your membership online and get protection at no cost to you:

1. In your web browser, go directly to **www.LifeLock.com**. Click on the yellow “START MEMBERSHIP” button (do not attempt registration from a link presented by a search engine).
2. You will be taken to another page where, below the FOUR protection plan boxes, you may enter the **PROMO CODE: DCNQFNC2103B** and click the “APPLY” button.
3. On the next screen, enter your **Member ID: 0123456789** and click the "APPLY" button.
4. Your complimentary offer is presented. Click the red “START YOUR MEMBERSHIP” button.
5. Once enrollment is completed, you will receive a confirmation email (be sure to follow ALL directions in this email).

Alternatively, to activate your membership over the phone, please call: 1-866-918-3196.

You will have until July 31st, 2021 to enroll in this service (*note that late enrollments cannot be accepted).

Once you have completed the LifeLock enrollment process, the service will be in effect. Your LifeLock Defender™ Preferred membership includes:

- ✓ Primary Identity Alert System[†]
- ✓ 24/7 Live Member Support
- ✓ Dark Web Monitoring^{**}
- ✓ Norton™ Security Deluxe² (90 Day Free Subscription)
- ✓ Stolen Funds Reimbursement up to \$25,000^{†††}
- ✓ Personal Expense Compensation up to \$25,000^{†††}
- ✓ Coverage for Lawyers and Experts up to \$1 million^{†††}
- ✓ U.S.-based Identity Restoration Team
- ✓ Annual Three-Bureau Credit Reports & Credit Scores^{1**}
The credit scores provided are VantageScore 3.0 credit scores based on Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.
- ✓ Three-Bureau Credit Monitoring^{1**}
- ✓ USPS Address Change Verification Notifications
- ✓ Fictitious Identity Monitoring
- ✓ Credit, Checking and Savings Account Activity Alerts^{†**}

¹If your plan includes credit reports, scores, and/or credit monitoring features (“Credit Features”), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment.

No one can prevent all identity theft or cybercrime. [†]LifeLock does not monitor all transactions at all businesses.

² Norton Security Online provides protection against viruses, spyware, malware, and other online threats for up to 5 PCs, Macs, Android devices. Norton account features not supported in this edition of Norton Security Online. As a result, some mobile features for Android are not available such as anti-theft and mobile contacts backup. iOS is not supported.

^{**}These features are not enabled upon enrollment. Member must take action to get their protection.

^{†††} Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Defender Preferred. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.