

Name
Address

Verification/Enrollment Code: [insert]

Date [insert]

Dear [Name]:

Forest City Trading Group, LLC and its affiliated companies (collectively "FCTG") is sending this letter to notify you that we experienced a data incident that may have involved your personal information. Upon discovering the attack, we promptly notified the FBI.

FCTG takes its responsibility to safeguard your personal information seriously. We would like to offer you complimentary ID theft protection and monitoring services for two-years that include:

- Free Annual Credit Report Access and Reminder Service (All 3 Bureaus): Provides easy access to federally mandated free credit reports from Experian, Transunion, and Equifax, along with a reminder service to request reports every four months (if individual provides email address).
- Once Annual Bureau Credit Report and Score provided through TransUnion.
- Single Bureau Credit Monitoring with Email Alerts as Applicable: Monitors and alerts a consumer when certain types of new activity appear on the TransUnion credit file.
- First Watch ID Identity Monitoring with Proactive Phone Alerts: Proprietary algorithms search and monitor thousands of databases and 300 billion records (99% of U.S. adult consumers) searching for suspicious activity that could indicate the beginning steps of identity theft.
- High Risk Monitoring - Account Activity Alerts: Monitors participating banks, online retailers, telecom providers, health insurers, and more by looking for suspicious activity that could indicate the beginning steps of identity theft to both the consumer's current accounts and new accounts.
- \$1,000,000 Identity Theft Event Insurance with \$0 Deductible – Discovery Based: Provides up to \$1,000,000 Identity Theft Event Expense Reimbursement Insurance (\$0 deductible) on a discovery basis. This insurance aids in the recovery of a stolen identity by helping to cover expenses normally associated with identity theft.
- Fully Managed Identity Restoration – U.S. Based (No Signup Required). Should identity theft occur, First Watch Technologies, Inc. works to restore the consumer's name to pre-identity theft status. This benefit has an unlimited service guarantee.

First Watch Identity Restoration is automatically available to you with no enrollment required. If a problem arises, simply call [insert] and provide your Verification Code (listed above). Our recovery specialists will help bring your identity back to a “pre-theft” status.

To receive **Credit Monitoring and Identity Protection**, enrollment is required. You can sign up for this free service between now and [insert] using the Verification Code (listed above). To enroll, simply call [insert] Monday through Friday between the hours of 9 a.m. and 5:30 p.m. EST or go to [insert], click on the Verification Code button and follow the instructions.

Credit Monitoring through TransUnion offers you credit monitoring services with email alerts and a once annual credit report and score. Following enrollment, additional steps are required by you to activate your credit alerts and review your credit score and report.

Please save this letter in a safe place. Your Verification Code is required when calling First Watch ID Customer Service.

In addition to enrolling in the complimentary ID theft protection and monitoring services, as with any data incident, we recommend that you remain vigilant and consider taking these precautionary measures:

- Review your personal account statements;
- Monitor free credit reports;
- Report any suspicious activity on your accounts to the company or financial institution; and
- Immediately report any fraudulent activity or suspected identity theft to your local law enforcement, state attorney general, and/or the Federal Trade Commission.

We regret any concern this incident may cause you. Please call us at [insert] if you have any questions.
Sincerely,

Karen Mitchell
Vice President, HR
Forest City Trading Group, LLC

Additional Actions To Help Reduce Chances of Identity Theft

We recommend that you consider taking one or more of the following steps to avoid identity theft, obtain additional information, and protect your personal information:

1. Place a 90 day fraud alert on your credit file

An initial 90-day security alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the credit cannot verify that you have authorized this, the request should not be satisfied. You may contact any one of the credit reporting companies below for assistance.

Experian: 1-888-397-3742; www.experian.com

TransUnion: 1-800-680-7289; www.transunion.com

Equifax: 1-800-525-6285; www.equifax.com

2. Place a security freeze on your credit

If you are concerned about becoming a victim of security fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report, which will prevent them from extending credit. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also accessed through each of the credit reporting companies and there is no charge.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified or overnight mail at the addresses below or, if available, comply with the consumer reporting agencies' online security freeze request procedures:

Equifax Security Freeze

1-888-298-0045

www.equifax.com

P.O. Box 105788

Atlanta, GA 30348

Experian Security Freeze

1-888-397-3742

www.experian.com

P.O. Box 9554

Allen, TX 75013

Trans Union Security Freeze

1-888-909-8872

www.transunion.com

P.O. Box 160

Woodlyn, PA 19094

In order to request a security 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.); and
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, if available.

The credit reporting agencies have three (3) business days after receiving your 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 lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail or, if available, comply with the consumer reporting agencies' online procedures for lifting a security freeze, and include proper identification (name, address, and Social Security Number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail or, if available, comply with the consumer reporting agencies' online procedures for removing a security freeze, and include proper identification (name, address, and Social Security Number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

3. Order your free annual credit reports

Consider visiting www.annualcreditreport.com or call 877-322-8228 to order your free annual credit reports. Once you receive your credit reports, review them for discrepancies, identify any accounts you did not open, or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice any incorrect information, contact the credit reporting company.

Equifax	Experian	TransUnion
P.O. Box 740256	P.O. Box 2390	P.O. Box 1000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
(866) 510-4211	(866) 751-1323	(800) 888-4213
psol@equifax.com	databreachinfo@experian.com	https://tudatabreach.tnwreports.com/
www.equifax.com	www.experian.com/	www.transunion.com

4. Manage your personal information

Take steps that include carrying only essential documents with you, be aware of with whom you share your personal information, and shred receipts, statements, and other sensitive information.

5. Remove your name from mailing lists of pre-approved offers of credit for approximately six months.

By calling 1-888-567-8688, you can obtain a form to remove your name from pre-approved credit card offers. You will need to share some personal information, such as your name, Social Security Number and

date of birth when you submit your request. For more information on opting out of prescreen offers of credit, please refer to: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre17.shtm>.

6. Use Tools from Credit Providers

Carefully review your credit reports and bank, credit card, and other account statements. Be proactive and create alerts on your credit cards and bank accounts for notice of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, contact your creditor or bank immediately and file an identity theft report with your local police and contact a credit reporting company.

7. Report suspected identity fraud

You can report suspected incidents of identity theft to local law enforcement, your state Attorney General, or the Federal Trade Commission.

8. To obtain additional information about identity theft and ways to protect yourself

Contact the Federal Trade Commission ("FTC") either by visiting www.ftc.gov, www.consumer.gov/idtheft, or by calling (877) 438-4338. If you suspect or know that you are the victim of identity theft, you can report this to the Fraud Department of the FTC, who will collect all information and make it available to law-enforcement agencies. Contact information for the FTC is: 877-436-4338, TTY 866-653-4261.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue
NW Washington, DC 20580

In addition to the FTC, you also may contact your state's attorney general's office and the credit reporting agencies above to provide you with information about fraud alerts and security freezes.