

22054

ON LETTERHEAD

[DATE]

**NOTICE OF A DATA BREACH**

**WHAT HAPPENED?**

We regret to inform you that French Connection Group Inc. was recently the victim of a security incident that may have resulted in an unauthorized party gaining access to some of your personal information.

First, I want to apologize that there has been an incident and reassure you that we have no evidence, at this stage, to suggest that any of your personal information has been taken as a result of this incident. Second, I want to assure you that the company is taking this matter very seriously and has been, and will continue to, work tirelessly to investigate this incident and attempt to minimize the impact on affected individuals. Unfortunately, cyber-crime is constantly evolving and becoming more common in wider society. While no organisation can completely eliminate the risk of this type of incident, as part of our rebuild we have introduced measures to further enhance security on our systems. We are committed to learning from this experience, and we will continue to look at ways in which we can reduce the risk of a similar incident in future.

**WHAT WE ARE DOING.**

Since discovering the incident, we have been consulting with security experts, legal counsel, and law enforcement, and will continue to consult with and evaluate their recommendations to best protect your personal information.

In an effort to minimize the effect that this incident may have on you, we have made arrangements to offer you identity theft and credit monitoring services for eighteen months, at no cost to you. Specifically, we have procured Equifax's Credit Watch Gold services. These services include:

- Credit monitoring with email notifications of key changes to your Equifax credit report;
- Daily access to your Equifax credit report;
- WebScan notifications when your personal information, such as Social Security Number, credit/debit card, or bank account numbers, are found on fraudulent Internet trading sites;
- Automatic fraud alerts, which encourage potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock;
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf; and
- Up to \$1,000,000 of identity theft insurance coverage for certain out-of-pocket expenses resulting from identity theft.

Again, French Connection Group Inc. will cover the costs of these services, so we encourage you to take advantage of them. In order to receive the Equifax Credit Watch Gold services, you must contact [INSERT CONTACT NAME] at [INSERT NUMBER] or email [INSERT EMAIL] within [X] days of the date of this letter. We will then provide you with a unique access code to acquire the services from Equifax.

**WHAT ELSE YOU CAN DO.**

- **Order Free Annual Credit Reports**

You have the right to obtain a copy of your credit report for free once a year from each credit reporting agency by contacting one of the agencies listed below or by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling toll free 877-322-8228. Hearing impaired consumers can access TTY service at 800-821-7232. You may order one, two, or three reports at the same time, or you may stagger your requests during a 12-month period to keep an eye on the information in your reports. The three credit bureaus are:

Equifax	Experian	TransUnion
877-478-7625	888-397-3742	800-680-7289
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>

- **Place A 90-Day Fraud Alert On Your Credit File**

You also have the right to place an initial “fraud alert” on your credit file. A “fraud alert” lets creditors know that they should contact you before they open a new account in your name. You can do this by calling any one of the three credit reporting agencies at the number above. This will let you automatically place fraud alerts with all three agencies listed above. The “fraud alert” will stay on your account for 90 days. After that, you can renew the alert for additional 90-day periods by calling any of the three agencies.

- **Place A Security Freeze On Your Credit File**

If you are very concerned about becoming a victim of 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 entirely, 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 must be completed by contacting each of the credit reporting companies.

#### **OTHER IMPORTANT INFORMATION.**

When you receive your credit report, look it over carefully. In particular, review the report for accounts you did not open, inquiries from creditors that you did not initiate and personal information, such as home address, employment or social security numbers, which is inaccurate. If you see anything that you do not understand, call the credit agency at the telephone number listed on the report. If you do find suspicious activity on your credit report, call your local police department and the Federal Trade Commission and file a report of identity theft. We encourage you to be vigilant about protecting yourself from fraud and identity theft. Please review the enclosed *Information about Identity Theft Protection*. For more information, please see <https://www.identitytheft.gov>.

Social security numbers can be used to open lines of credit or file false tax returns. While taking the steps outlined above can be helpful, and the IRS is well aware of common identity theft scams, you should be vigilant in attending to your accounts and financial matters. The IRS has improved their procedures over the past few years to identify fraudulent activity. They have posted online information and procedures regarding how to deal with identity theft with respect to the filing of tax returns. Please see: <https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft>, and carefully review all applicable IRS information before submitting any forms or taking any actions. Please check with your state tax authorities for comparable information. In the event a fraudulent Return

has been filed, you may not be able to e-file your Tax Return and will need to file a paper Return instead.

**FOR MORE INFORMATION.**

If you have any questions, please contact [dataprivacyUS@frenchconnection.com](mailto:dataprivacyUS@frenchconnection.com).

Please be assured that we take the protection of your information very seriously. Again, we apologize for any inconvenience this incident may cause you.

Sincerely,

[NAME AND TITLE]

## **Information about Identity Theft Protection**

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

**Equifax:** P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, [www.equifax.com](http://www.equifax.com)  
**Experian:** P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)  
**TransUnion:** P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, [www.transunion.com](http://www.transunion.com)

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

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

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

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

**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](http://www.oag.state.md.us)

**For residents of Massachusetts:** You also have the right to obtain a police report.

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

**North Carolina Attorney General's Office, Consumer Protection Division**  
9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov)

**Fraud Alerts:** There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

**Equifax:** 1-888-766-0008, [www.equifax.com](http://www.equifax.com)  
**Experian:** 1-888-397-3742, [www.experian.com](http://www.experian.com)  
**TransUnion:** 1-800-680-7289, [fraud.transunion.com](http://fraud.transunion.com)

**Credit Freezes (for Non-Massachusetts Residents):** You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file*

at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax: P.O. Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)  
Experian: P.O. Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)  
TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, [freeze.transunion.com](http://freeze.transunion.com)

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

**Credit Freezes (for Massachusetts Residents):** Massachusetts law gives you the right to place a security freeze on your consumer reports. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. Using a security freeze, however, may delay your ability to obtain credit. You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped mail to the address below:

Equifax: P.O. Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)  
Experian: P.O. Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)  
TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, [freeze.transunion.com](http://freeze.transunion.com)

*Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number; date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent). The credit reporting company may charge a reasonable fee of up to \$5 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and have submitted a valid police report relating to the identity theft to the credit reporting company.*