

22261

RE: Important Security Notification
Please read this entire email.

Dear [Insert]:

We are contacting you regarding a data security incident that has occurred during February of this year. This incident possibly involved your employment information, such as your SSN and DOB. As a result, your personal information may have been potentially exposed to others. Please be assured that we have taken every step necessary to address the incident.

As of this time, we are not aware of any fraudulent activity that has taken place with your personal information. This is more of a warning to be on the lookout for identity theft that may occur.

What we are doing to protect your information:

To help protect your identity, we are offering a complimentary 24 month membership of Experian's® IdentityWorksSM. 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: 8/31/2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus> [[experianidworks.com](https://www.experianidworks.com)]
- Provide your **activation code: [INSERT]**

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 877.890.9332 by **8/31/2021**. Be prepared to provide engagement number **B012981** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24 MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.

- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877.890.9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration [experianidworks.com]. You will also find self-help tips and information about identity protection at this site.

Besides using the credit monitoring and identity theft protection described above, we recommend that you remain vigilant for incidents of fraud and identity theft by reviewing your account statements and monitoring free credit reports to detect errors resulting from the security incident. Promptly report any fraudulent activity or any suspected incidents of identity theft to your financial institutions or company with which the account is maintained, as well as applicable authorities, including local law enforcement, your state attorney general and the Federal Trade Commission (FTC). Individuals also have the right to obtain a police report in the event one has been created for this incident.

You can obtain additional information from the FTC and the nationwide credit reporting agencies about placing a security freeze on your credit files and fraud alerts. A security freeze is a free tool that lets us restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. To place a security freeze on your credit files, contact each of the nationwide credit bureaus using the contact information listed above. You will need to supply your name, address, date of birth, social security number, and other personal information. You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies (Experian, Equifax, or TransUnion).

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact me at mgross@xchangetele.com.

Sincerely,

Mordy Gross
SVP Legal and Finance
Xchange Telecom LLC

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.