

September 21, 2021



Re: Notice of Data Security Incident

Dear ,

MTG greatly values the relationship we have with you and understands the importance of protecting your personal information. We are writing to inform you of a data security incident that occurred on our website www.ReFaUSA.com. While we have no evidence that any of your personal information was accessed, acquired or misused, out of an abundance of caution, we are providing you notice as a potentially impacted party and outlining proactive steps to protect important personal information. This letter also describes credit protection services we are providing to you free of charge.

What Happened?

After MTG became aware about suspicious activity, we launched a comprehensive investigation, suspended credit card transactions, moved the server offline and engaged a third-party forensic specialist to determine the nature and scope of the incident.

On September 9, 2021, the investigation concluded that the incident occurred between June 25, 2020, and June 15, 2021, potentially exposing certain transactions. MTG reported this security incident to law enforcement.

What Information Was Involved?

According to the forensic firm, the information in this cyber incident concerns payment card information for certain orders placed on our website. The information involved includes the name, address, and credit card information.

We want to clarify that we do not store full credit card information beyond the completion of the sales transaction. There was no other personal information involved in this incident.

What We Are Doing

MTG takes the protection of your personal information very seriously. First, it was important to us to let you know about this matter.

Second, while we have no evidence indicating that your personal information has been accessed, acquired or used, to help protect your identity, we are offering a complimentary two-year membership for Experian's® IdentityWorksSM. This product provides you with identity detection and resolution of identity theft. The Attachment to this letter provides detailed instructions on how you can activate your membership and start monitoring your personal information.



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Further, we decided to take a number of other steps to promote security. For example, we implemented enhanced security protocols and suspended all sales activity on our platform to ensure the threat was contained. We have decided to use a new shopping platform to handle credit card processing of orders meeting specific security requirements. The new site will be launched at: www.ReFaUSA.com

What You Can Do

In addition to enrolling in the complimentary two-year membership of Experian's® IdentityWorksSM, we encourage you to consider these measures to monitor and protect your personal information and to remain vigilant for potential incidents of fraud and identity theft:

- **Vigilance:** Regularly monitor your financial accounts and, if you see any unfamiliar activity, promptly contact your financial institution. Monitor your credit reports, which are available free of charge, as noted below.
- **Free Annual Credit Report:** You may obtain a free annual credit report from each of the three national consumer credit reporting companies (Experian, Equifax, and TransUnion) by calling (877) 322-8228 or by logging onto www.annualcreditreport.com. For more information about obtaining your free credit report, visit the Federal Trade Commission (FTC) site at: <https://www.consumer.ftc.gov/articles/free-credit-reports>.
- **Fraud Alert:** You may place a "fraud alert" on your credit file to ask creditors to contact you before they open any new accounts or change your existing accounts. A request for an initial alert or an extended alert can be made from any of the three national consumer credit reporting companies and can help detect any possible misuse of your personal information. Note that a fraud alert may protect you but also may cause delay when you seek to obtain credit. The initial fraud alert is active for 90 days and can be extended. For more information about fraud alerts and security or credit freezes, visit the FTC site at: <https://www.consumer.ftc.gov/articles/what-know-about-credit-freezes-and-fraud-alerts>.
- **Security or Credit Freeze:** You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze. You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:



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Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 1-800-349-9960 https://www.equifax.com/personal/credit-report-services/	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742 https://www.experian.com/freeze/center.html	TransUnion Security Freeze P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 https://www.transunion.com/credit-freeze
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In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between



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one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

- **Federal Trade Commission:** The FTC website has further information regarding preventing fraud and identity theft, including additional information about “fraud alerts” and “security freezes,” and about how to monitor and protect your credit and finances:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, D.C. 20580
(202) 326-2222
1-877-382-4357

<https://www.consumer.ftc.gov/features/feature-0014-identity-theft>
<https://www.identitytheft.gov/#/>

- **Police Report:** Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For More Information

We sincerely regret that this incident occurred. MTG remains committed to protecting the privacy and security of personal information of its customers and users. For questions or for additional information, please contact MTG_support@mtg-usa.com or call **(855) 896-4452** (Monday – Friday from 6 a.m. to 8 p.m. PDT and on Saturday and Sunday from 8 a.m. to 5 p.m. PDT).

Sincerely,

Kazuyoshi Yonezawa
Chief Executive Officer
MTG USA, Inc.

**ADDITIONAL DETAILS REGARDING YOUR 24-MONTH
EXPERIAN IDENTITYWORKS MEMBERSHIP:**

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:

- **Name:** [REDACTED]
- Ensure that you **enroll by: December 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code:** [REDACTED]

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 **(855) 896-4452** by **December 31, 2021**. Be prepared to provide engagement number **B018552** as proof of eligibility for the identity restoration services by Experian.

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.¹
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** 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:²** 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 **(855) 896-4452**. 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).

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² 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.



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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. You will also find self-help tips and information about identity protection at this site.