23533



Name Address

November 16, 2021

## Dear XXXX.

Please disregard the initial letter you received regarding this incident because it mistakenly offered you one year of credit monitoring services rather than two years of credit monitoring services. We have provided the updated code for these services below.

I wanted to reach out with more information regarding the recent data security incident that occurred here at Innovative Skincare. Transparency, the privacy of your information, and the safety and wellbeing of our team members have always been key pillars for our company. As a follow-up to my previous communication, I would like to provide more information around what data may have been impacted, what we as a company have done in response, and highlight the steps you may take to help protect yourself against possible misuse of any information in the future.

Under Massachusetts law, you have the right to obtain any police report filed regarding this incident. If you are the victim of identity theft, you also have the right to file a police report and get the report. You also have the right to obtain a security freeze free of charge (please see *Other Important Information* for additional guidance).

Further, we are providing you with access to Single Bureau Credit Monitoring\* services at no charge.

These services provide you with alerts for twenty-four months from the date of enrollment when changes occur to your Experian credit file. This notification is sent to you the same day that the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event you become a victim of identity theft. These services will be provided by Cyberscout, a company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring\* services at no charge, please log on to <u>myidmanager.com</u> and follow the instructions provided. When prompted please provide the following unique code to receive services: **code** 

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

We sincerely regret this incident occurred and for any concern it may cause. We understand that you may have questions about it beyond what is covered in this letter. If you have additional questions, please call or email Philip Suba, HR Manager, at 1-818.638.8758 ext. 128 or psuba@innovativeskincare.com.

Respectfully,

Alec Call, Executive Vice President

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## OTHER THINGS YOU CAN DO

Consider Placing a Fraud Alert on Your Credit Report. 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 twelve months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you before establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three nationwide credit reporting agencies identified above. Additional information is available at <a href="https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/">https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/</a>

Security Freeze (also known as a Credit Freeze). You have the right to put a credit or security freeze on your credit file free of charge. A security freeze makes it harder for someone to open a new account in your name. It is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to apply for a new credit card, wireless phone, or any service that requires a credit check. You must separately place a security freeze on your credit file with each credit reporting agency.

To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you, including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement. There is no charge to request a security freeze or to remove a security freeze.

To place a request for 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, including your (1) 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 of your previous addresses during that time, (5) proof of your current address (i.e., a current bill from your utility, cable, or telephone copy, rental agreement, deed, etc.), (6) a legible photocopy of a government-issued identification card (i.e., a state driver's license or ID card, military identification, passport, etc.), (7) social security card, pay stub or W2, and or (8) if you are a victim of identity theft and have a police report, 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 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), password, or both that you can use to authorize the removal or lifting of the security freeze. There might be additional information required, and as such, to find out more information, please contact the three nationwide credit reporting agencies (contact information provided below):

Equifax (866) 349-5191 https://www.equifax.com/personal/credit-report-services/credit-freeze/P.O. Box 740241 Atlanta, GA 30374

Experian (888) 397-3742 https://www.experian.com/freeze/center.html P.O. Box 4500 Allen, TX 75013

TransUnion
(800) 888-4213
https://www.transunion.com/c
redit-freeze
2 Baldwin Place
P.O. Box 1000
Chester, PA 19016

Obtain and Monitor Your Credit Report. We recommend that you obtain a free copy of your credit report from each of the three nationwide credit reporting agencies once every 12 months by visiting <a href="http://www.annualcreditreport.com">http://www.annualcreditreport.com</a>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can access the request form at <a href="https://www.annualcreditreport.com/requestReport/requestForm.action.">https://www.annualcreditreport.com/requestReport/requestForm.action.</a>
Alternatively, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Provided below are the three nationwide credit reporting agencies contact information to request a copy of your credit report or general identified above inquiries (see above for contact information).

Remain Vigilant, Review Your Account Statements and Notify Law Enforcement of Suspicious Activity. As a precautionary measure, we recommend that you remain vigilant by closely reviewing your account statements and credit reports. If you detect any suspicious activity on an account, we strongly advise that you promptly notify the financial institution or company that maintains the account. Further, you should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). To file a complaint or to contact the FTC, you can (1) send a letter to the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580; (2) go to IdentityTheft.gov/databreach; or (3) call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, a database made available to law enforcement agencies.

Take Advantage of Additional Free Resources on Identity Theft: We recommend that you review the tips provided by the Federal Trade Commission's Consumer Information website, a valuable resource with some helpful tips on how to protect your information. Additional information is available at <a href="https://www.consumer.ftc.gov/topics/privacy-identity-online-security">https://www.consumer.ftc.gov/topics/privacy-identity-online-security</a>. For more information, please visit <a href="https://www.consumer.ftc.gov/topics/privacy-identity-online-security">https://www.consumer.ftc.gov/topics/privacy-identity-online-security</a>. A copy of Identity Theft — A Recovery Plan, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at <a href="https://www.consumer.ftc.gov/articles/pdf-0009">https://www.consumer.ftc.gov/articles/pdf-0009</a> identitytheft a recovery plan.pdf

<u>Massachusetts residents</u>: State law advises you that you have the right to obtain a police report. You also will not be charged for seeking a security freeze, as described above in this document.