

[CHAMBER LETTERHEAD]

[DATE]

[INDIVIDUAL NAME]

[STREET]

[CITY], [STATE] [ZIP CODE]

Re: Notice of Data Breach

Dear [NAME]:

I am writing to notify you that some of your personal information was compromised in connection with a breach of information system security recently experienced by the Greater Chattanooga Area Chamber of Commerce (the "Chamber"), and to recommend and offer solutions to help you protect yourself.

The Chamber took extensive efforts to respond to and resolve the security incident. We deeply regret that the security incident occurred and take the security of personal information seriously. We desire to assist you in protecting yourself against potential misuse of your personal information. **As a precautionary measure, we recommend taking the following steps and utilizing the following resources, which the Chamber has obtained and is making available at no cost to you:**

LegalShield IDShield Credit Monitoring

To help protect your identity, we are offering a complimentary 18 month membership of LegalShield's IDShield credit monitoring and identity restoration services. Information on these services and instructions on how to sign up and receive these services is available by visiting <http://LegalShield.com/info/cacoc>. Please note that although the cost of the coverage is shown on the registration page, one full year of coverage is provided courtesy of the Chamber. There will be no charge to the enrollee at checkout.

In addition to the above complimentary resources that the Chamber has obtained for you, the following resources are generally available:

Credit Reports

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting

bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

Credit Freeze

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, you may contact the major consumer reporting agencies listed below:

Experian
PO Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

Equifax
PO Box 105788
Atlanta, GA 30348-5788
1-800-349-9960
www.equifax.com/personal/credit-report-services

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agencies, 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.

Fraud Alert

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed above.

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above.

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. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

We hope that you will utilize these resources and recommend that you remain vigilant for any sign of fraud or identity theft involving your personal information. We sincerely apologize for this incident and regret any inconvenience it may cause you. If you need any assistance or have additional questions, please contact Cheryl Millsaps at 423-414-4621.

Sincerely,

Christy Gillenwater
President & CEO