

March 14, 2022

Dear Beloved Client and/or Collaborator:

We are writing to inform you of a recent security incident at Cultural Fabric LLC. This notification is sent pursuant to the Massachusetts State Data Breach Notification Law (Mass. Gen. Laws § 93H).

On February 24, 2022 Cultural Fabric's email, website, and documents were breached and taken over. Information that may have been revealed include subscriber first and last name (if provided) and email address. For clients of Cultural Fabric services, information that may have been revealed also include addresses, application or contract data, including institution names and signatures, and dates and amounts of contracts.

In response to this breach, Cultural Fabric has notified the Massachusetts Attorney General's Office, Office of Consumer Affairs and Business Regulation, FBI, and Watertown and Boston Police Departments. We are doing everything we can to regain control of the website (www.culturalfab.com) and associated email (contact@culturalfab.com). For now, please be aware if you receive an email from Cultural Fabric and **do not click on any embedded links, call any representatives, pay any invoices, respond to Venmo/PayPal/CashApp requests, or follow any other instructions you may receive from fraudulent representatives.** Melissa will reach out to every client by phone before sending any documents from a secure location.

Cultural Fabric does not ask for or have in our databases any other personal information. However, if you would like to take extra precautions to protect yourself from the possibility of identity theft, we recommend that you immediately place a fraud alert on your credit files. A fraud alert conveys a special message to anyone requesting your credit report that you suspect you were a victim of fraud. When you or someone else attempts to open a credit account in your name, the lender should take measures to verify that you have authorized the request. A fraud alert should not stop you from using your existing credit cards or other accounts, but it may slow down your ability to get new credit. An initial fraud alert is valid for ninety (90) days. To place a fraud alert on your credit reports, contact one of the three major credit reporting agencies at the appropriate number listed below or via their website. One agency will notify the other two on your behalf. You will then receive letters from the agencies with instructions on how to obtain a free copy of your credit report from each.

- Equifax (888)766-0008 or www.fraudalert.equifax.com
- Experian (888) 397-3742 or www.experian.com
- TransUnion (800) 680-7289 or www.transunion.com

You may also consider placing a Security Freeze on your credit reports. A Security Freeze prevents most potential creditors from viewing your credit reports and therefore, further restricts the opening of unauthorized accounts. For more information on placing a security freeze on your credit reports,

please go to the Commonwealth of Massachusetts website for detailed instructions: [Request a credit report security freeze | Mass.gov](#)

When you receive a credit report from each agency, review the reports carefully. Look for accounts you did not open, inquiries from creditors that you did not initiate, and confirm that your personal information, such as home address and Social Security number, is accurate. If you see anything you do not understand or recognize, call the credit reporting agency at the telephone number on the report. You should also call your local police department and file a report of identity theft. Get and keep a copy of the police report because you may need to give copies to creditors to clear up your records or to access transaction records.

Even if you do not find signs of fraud on your credit reports, we recommend that you remain vigilant in reviewing your credit reports from the three major credit reporting agencies. You may obtain a free copy of your credit report once every 12 months by visiting www.annualcreditreport.com, calling toll-free 877-322-8228 or by completing an Annual Credit Request Form at:

www.ftc.gov/bcp/menus/consumer/credit/rights.shtm and mailing to:

Annual Credit Report Request Service,

P.O. Box 1025281

Atlanta, GA 30348-5283

For more information on identity theft, you can visit the following websites:

[Identity Theft | Mass.gov](#)

Massachusetts Attorney General at: [Office of Attorney General Maura Healey | Mass.gov](#)

Federal Trade Commission at: www.ftc.gov/bcp/edu/microsites/idtheft/

If there is anything Cultural Fabric LLC can do to further assist you, we will email again this week with new, secure contact information for your use.

Sincerely,

Melissa Alexis

Founder & CEO

Cultural Fabric LLC