

March x, 2022

VIA USPS FIRST CLASS MAIL

[INSERT]

Dear [INSERT],

Re: Notice of Data Breach

We value our relationship with you and take our responsibility to protect the privacy of your information very seriously, which is why, as a precautionary measure, we are writing to advise you about an incident involving your personal information. Please read carefully as this letter and its attachments contain steps you can take to protect your personal information.

Although we have no reason to believe that your personal information has been misused, we are notifying you out of an abundance of caution so that you have the information and tools necessary to help detect and prevent any misuse of your personal information.

Carvana deeply regrets that this incident occurred. We are conducting a thorough review of our processes to ensure incidents such as this are avoided in the future. We take pride in serving you and apologize for any inconvenience or concern that this incident may cause. As a precautionary measure, we are happy to secure the services of LifeLock to provide identity theft monitoring and protection to you for one (1) year, at no cost to you. LifeLock, a Norton 360 company, is a leader in identity, device, and online privacy protection services. Your LifeLock Standard Membership will include Identity & Social Security Number Alerts, Credit Monitoring, Data Breach Notifications, and 24/7 Live Member Support, among other services. To take advantage of this offer, you can enroll in 12 months of LifeLock Standard services online at <https://www.lifelock.com/products/lifelock-standard/> or by phone at 1-800-416-0599. Please retain all evidence of your purchase, including but not limited to any invoices, receipts, and/or evidence of credit card charges or other payments made. Then, please submit any receipts and related information to us at executiveresolution@carvana.com. Carvana will reimburse you via check for the exact payment made for 12 months of LifeLock Standard services. Please ensure you enroll in these exact services, and please contact Carvana's Senior Customer Resolution Advocate Team at 800-333-4554 or executiveresolution@carvana.com if you have any questions regarding this offer. Carvana reserves the right to refuse to reimburse you for any services other than 12 months of LifeLock Standard services, as offered.

You should carefully review the attachment included with this letter for further information on how you can protect yourself against any misuse of your personal information, including protective steps you may take. Among other things, the attachment contains information from the Federal

Trade Commission, information about Obtaining a Free Credit Report or Placing a Fraud Alert or Security Freeze, and guidance on Filing a Police Report for Suspicious Activity. Please be assured that Carvana takes your privacy very seriously, and we remain dedicated to using our best efforts to regularly assess and update our security measures to protect such data.

If you have any questions, please call 800-333-4554, Monday through Sunday, from 8:00 a.m. to 9:00 p.m. Eastern Time or email executiveresolution@carvana.com.

Sincerely,

Carvana Privacy Team

Further Information and Steps You Can Take

Information from the Federal Trade Commission

The Federal Trade Commission provides suggestions and other information for actions in the event of identity theft, including information about fraud alerts and security freezes, at <http://www.consumer.ftc.gov/features/feature-0014-identity-theft>. You may also contact the Federal Trade Commission for more information toll-free at 1-877-ID-THEFT (438-4338) (TTY: 1-866-653-4261), or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Obtaining a free credit report or placing a fraud alert or security freeze

You may obtain a free copy of your credit report from each of the credit bureaus once a year by going to <http://www.annualcreditreport.com> or calling 877-322-8228. Hearing impaired consumers can access TDD services at 877-730-4104. We encourage you to vigilantly monitor these reports, as well as your credit and debit card statements. You may also place a fraud alert or security freeze on your credit report, at no cost to you, by contacting the credit bureaus as listed below.

Equifax	Experian	TransUnion
P.O. Box 740241	P.O. Box 9554	P.O. Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834
1-888-766-0008	1-888-397-3742	1-800-680-7289
<u>www.equifax.com</u>	<u>www.experian.com</u>	<u>www.transunion.com</u>

A security freeze will prevent new credit from being opened in your name without the use of a personal identification number or password that will be issued by the credit bureaus after you initiate the freeze. A security freeze will also prevent potential creditors from accessing your credit report without your 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, mortgages, employment, housing or other services. In order to place a security freeze, you may be required to provide the credit bureaus 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. You must separately place a security freeze on your credit file with each credit reporting agency. The credit bureaus 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.

Filing a Police Report for Suspicious Activity

If you do find suspicious activity, whether on your credit or debit card or in your credit report or otherwise, call your local police or sheriff's office and file a police report of identity theft. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records. In addition, you should report identity theft to your state's Attorney General and the Federal Trade Commission.

For Iowa Residents

You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

For Maryland Residents

The Maryland Attorney General provides information regarding identity theft at <http://www.oag.state.md.us/idtheft/index.htm>. You may also contact the Identity Theft Unit at 410-576-6491, by email at idtheft@oag.state.md.us, and by mail at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202.

For Massachusetts Residents

You have the right to obtain a police report if you are a victim of identity theft.

For North Carolina Residents

You can obtain information about preventing identity theft and for identity theft victims from the North Carolina Attorney General's Office at <http://www.ncdoj.com/Help-for-Victims/ID-Theft-Victims/Security-Breach.aspx>. You may also contact the North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 877-5-NO-SCAM (Toll-free within North Carolina) or 919-716-6000, www.ncdoj.gov.

For Oregon Residents

You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.