



<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
 <<address_1>>
 <<address_2>>
 <<city>>, <<state_province>> <<postal_code>>
 <<country>>

NOTICE OF DATA BREACH

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>:

We are writing to notify you that, on March 8, 2022, Bob's Discount Furniture discovered a security incident involving some of your personal information. Upon investigating the incident, we discovered that the unauthorized acquisition of your personal information took place between October 10, 2021 and March 8, 2022.

As a precaution, we have arranged to have Kroll, a global leader in risk mitigation and response, provide identity monitoring services to you, free of charge, for the next twenty-four (24) months. These identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. Please see the enclosure and visit info.krollmonitoring.com to learn more about Kroll and your identity monitoring services.

Please note that you must activate your Kroll services by <<b2b_text_6 (Activation Date)>>.

- Your Kroll membership number is: <<Membership Number s_n>>.
- You may activate your services at <https://enroll.krollmonitoring.com>.
- If you prefer to activate your services offline and receive monitoring alerts via the US Postal Service, you may use Kroll's automated phone system by calling 1-888-653-0511, Monday through Friday, 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays. Please have your Kroll membership number ready when calling. In order to activate monitoring services, you will be required to provide your name, date of birth, and Social Security number through our automated phone system. For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com. Additional information describing your services is included with this letter.

We have also included with this letter an explanation of additional steps you may consider taking to further protect yourself, including checking your credit reports, utilizing fraud alert services, and placing a security freeze on your credit reports, all at no charge. Experts recommend, as a general consumer protection measure, that you periodically review your credit report and account statements, even if you do not initially find suspicious activity. We recommend that you activate your free identity monitoring services with Kroll that we have arranged for you, as described in this letter. We also recommend that you review your credit card transactions to check for any fraudulent activities on your account.

Lastly, please note that, under Massachusetts law, you have a right to obtain a copy of 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.

We value your business, take our responsibility to help protect your privacy very seriously, and sincerely regret that this incident occurred. If you have any questions, please do not hesitate to contact us, toll-free, at (855) 482-1316 on Monday through Friday 8:30 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays.

Sincerely,

Roger Dunlap
 Chief Experience Officer
 Bob's Discount Furniture

IDENTITY THEFT PRECAUTIONS

Free Credit Report

The Fair Credit Reporting Act requires each of the three nationwide consumer reporting agencies (Equifax, Experian and TransUnion) to provide you annually, upon request, with a free copy of your credit report. Obtaining a copy of your credit report from each agency on an annual basis, and reviewing it for suspicious activity, can help you spot problems and address them quickly. You can request your free credit report online at www.annualcreditreport.com or by phone at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Fraud Alert

As a precaution against identity theft, you can consider placing a fraud alert on your credit file. A "fraud alert" tells creditors to contact you before opening a new account or changing an existing account. A fraud alert also lets your creditors know to watch for unusual or suspicious activity. To place a fraud alert, call any one of the three major consumer reporting agencies listed below. An initial fraud alert remains effective for one year, and is free of charge. If you wish, you can renew the fraud alert at the expiration of this initial period. As soon as one credit agency confirms your fraud alert, the others are notified to place fraud alerts on your file.

Equifax

Equifax Information Services LLC
P.O. Box 105069
Atlanta, GA 30348-5069
Toll-free: 800-525-6285

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
Toll-free: 800-680-7289

Experian

National Consumer Assistance
P.O. Box 9532
Allen, TX 75013
Toll-free: 888-397-3742

Security Freezes

Massachusetts law also allows consumers to place a security freeze on their credit reports at no charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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, if you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, the credit reporting agency cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may each charge you to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request by regular, certified or overnight mail at the addresses below to each of the three major credit reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). You may also request the security freeze through each of the credit reporting agencies' websites or over the phone:

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

TransUnion

P.O. Box 2000
Chester, PA 19016-2000
1-888-909-8872
www.transunion.com/credit-freeze

Experian

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

In order to request a security freeze, you will need to provide the following information:

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, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. 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; and
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

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) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit bureaus by mail and include 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 three (3) business days after receiving your request to remove the security freeze.

Further Information

In addition to the agencies listed above, you may obtain additional information about identity theft (including, a security freeze) by contacting the Federal Trade Commission (FTC) using the contact information below. In addition, certain state laws advise you to report suspected incidents of identity theft to local law enforcement or to your Attorney General's office.

**Federal Trade Commission
Consumer Response Center**
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Triple Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.