



Return Mail Processing Center
 P.O. Box 6336
 Portland, OR 97228-6336

<<Mail ID>>

<<Name 1>>

<<Name 2>>

<<Address 1>>

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<<Address 3>>

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<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

RE: Notice of Data Event

Dear <<Name 1>>:

Varsity Tutors LLC (“Varsity Tutors”) is writing to make you aware of an incident that may impact the privacy of certain personal information associated with your interest in becoming a tutor on the Varsity Tutors platform or becoming a tutor on the platform. While we currently have no evidence that your information (in the form of the government-issued photo identification you provided) has been misused, this letter provides you with information about what we understand happened, our response to what we understand happened, and potential steps you may take to better protect your personal information, should you feel it is appropriate to do so.

Information security is one of Varsity Tutors’ highest priorities, and we have security measures in place to protect information in our care. We responded promptly to the incident by taking steps to evaluate the security of our systems, remediated the vulnerability, and commenced a comprehensive investigation, working with cybersecurity specialists. There have been no known communications to Varsity Tutors seeking to sell back the information at issue or seeking payments not to sell such information. There has also been no known reporting of the specific information that was subject to potential unauthorized access or acquisition resulting in identity theft. Notwithstanding the preceding, we are reviewing existing policies and procedures and evaluating safeguards to address the future security of information we maintain, in a dynamic data security landscape.

As an added precaution, Varsity Tutors is offering you access to 24 months of credit monitoring and identity theft protection services at no cost to you. You will find information on how to enroll in these services in the attached “*Steps You Can Take To Help Protect Your Information.*” We encourage you to enroll in these services as we are not able to do so on your behalf. Please also review the information contained in the attached “*Steps You Can Take To Help Protect Your Information*” for further steps you may take to help protect against potential misuse of personal information.

We understand that you may have questions about this incident that are not addressed in this notice. If you have additional questions or concerns, please call our dedicated assistance line at 877-794-1518, which is available Monday through Friday, from 9:00 a.m. to 9:00 p.m. Eastern Time. Please note that the preceding number is for a hosted call-center that should be able to address questions or concerns regarding the incident, and if you contact Varsity Tutors via telephone, email, or by other means, you will be directed to the same call-center telephone number as listed in this paragraph. If you contact Varsity Tutors directly, as opposed to the call-center, you will not be provided any additional information.

Sincerely,

Varsity Tutors LLC
Corporate & Legal Division
 101 S. Hanley Rd, Suite 300
 St. Louis, MO | 63105-3406

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring



<<Name 1>>
Enter your Activation Code: <<Enrollment Code>>
Enrollment Deadline: <<Enrollment Deadline>>

Equifax Credit Watch™ Gold

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts², which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock³
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁴

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of <<Enrollment Code>> then click “Submit” and follow these 4 steps:

1. **Register:**
Complete the form with your contact information and click “Continue”.
*If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.
Once you have successfully signed in, you will skip to the Checkout Page in Step 4*
2. **Create Account:**
Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:**
To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:**
Upon successful verification of your identity, you will see the Checkout Page.
Click ‘Sign Me Up’ to finish enrolling.
You’re done!
The confirmation page shows your completed enrollment.
Click “View My Product” to access the product features.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit 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 three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit 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 credit 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 credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

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. 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. You have the right to file a police report if you ever experience identity theft or fraud. 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.