



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

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

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

We are sending you this notice because of a recent data security incident that occurred at Apex Clearing Corporation (“Apex”) that may have involved your personal information.

Apex takes the protection of your personal information very seriously, and we are committed to protecting it. As an added precaution, Apex would like to offer you 18 months of credit monitoring from Kroll at no cost to you. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Web Watcher, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6(activation deadline)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s_n>>

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.

Please also review the “Steps You Can Take To Further Protect Your Information” sheet enclosed with this letter. This contains information regarding how you may request a security freeze at no charge. Under Massachusetts law, you have the right to obtain a police report in regard to this incident; however, one has not been filed by Apex. 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 should always remain vigilant for the next 12 to 24 months for threats of fraud and identity theft by regularly reviewing your account statements, including your Monorail account statements (if you have a Monorail account), and credit reports for errors or fraud. We recommend that you periodically obtain credit reports from each nationwide credit reporting agency and have information related to fraudulent transactions deleted.

We apologize for any inconvenience that this incident may cause you. If you have any further questions or concerns, please call 1-???-???-????, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding some major U.S. holidays, or contact us by mail at 350 North St. Paul Street, Suite 1300, Dallas, TX 75201.

Sincerely,

Apex Clearing Corporation

STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR INFORMATION

You should remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

Credit Reports. Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf, and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You may contact the nationwide credit reporting agencies at:

Equifax
P.O. Box 105788
Atlanta, GA 30348
www.equifax.com
(800-) 525-6285

Experian
P.O. Box 9554
Allen, TX 75013
www.experian.com
(888) 397-3742

TransUnion
P.O. Box 1000
Chester, PA 19016
www.transunion.com
(800) 680-7289

Fraud Alert. You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

Please a Security Freeze on Your Credit Report. You also have the right to place a security freeze on your credit report by contacting any of the credit bureaus. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line or a written request. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. You can place a freeze and lift a security freeze on your credit report free of charge.



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

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

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—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.

Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to help 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.

