



NAME
ADDRESS
ADDRESS
[CODE FOR CREDIT MONITORING]
DATE

NOTICE OF DATA BREACH

Dear NAME:

We value your business and respect the privacy of your information, which is why, as a precautionary measure, we are writing to let you know about a data security incident that may involve your personal information.

WHAT WE ARE DOING

Gramercy values your privacy and deeply regrets that this incident occurred. Gramercy has conducted a thorough review of the affected mailbox. Gramercy has implemented additional security measures and training designed to prevent a recurrence of such an attack and to protect the privacy of Gramercy's valued business associates.

Gramercy also is working closely with regulators to ensure the incident is properly addressed.

WHAT YOU CAN DO

Please also review the attachment to this letter (Steps You Can Take to Further Protect Your Information) for further information on steps you can take to protect your information, and how to receive free credit monitoring/identity theft protection services for one year.

FOR MORE INFORMATION

For further information and assistance, please contact Gramercy Risk Management, LLC at 516-962-4617 between 9 a.m.- 5 p.m. EST daily.

Sincerely,

Joshua Daub
General Counsel

Steps You Can Take to Further Protect Your Information

- **Review Your Account Statements and Notify Law Enforcement of Suspicious Activity**

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). You have the right to obtain a police report regarding the breach.

To file a complaint with the FTC, go to IdentityTheft.gov or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

- **Obtain and Monitor Your Credit Report**

We recommend that you obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>. Or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

Equifax
(866) 349-5191

www.equifax.com

P.O. Box 740241
Atlanta, GA 30374

Experian
(888) 397-3742

www.experian.com

P.O. Box 2002
Allen, TX 75013

TransUnion
(800) 888-4213

www.transunion.com

2 Baldwin Place
P.O. Box 1000
Chester, PA 19016

- **Consider Placing a Fraud Alert on Your Credit Report**

You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at www.annualcreditreport.com.

- **Credit Report Monitoring/Identity Theft Protection Services**

In addition, Gramercy has arranged with TransUnion to provide you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for eighteen months from the date of enrollment when changes occur to

your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. These services will be provided by CyberScout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

- **How do I enroll for the free services?**

To enroll in Credit Monitoring* services at no charge, please log on to <https://secure.identityforce.com/benefit/gramercyrisk> and follow the instructions provided. When prompted please provide the following unique code to receive services: **[CREDIT MONITORING CODE]**. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

- **Take Advantage of Additional Free Resources on Identity Theft**

We recommend that you review the tips provided by the Federal Trade Commission's Consumer Information website, a valuable resource with some helpful tips on how to protect your information. Additional information is available at <https://consumer.ftc.gov/identity-theft-and-online-security>.

For more information, please visit IdentityTheft.gov or call 1-877-ID-THEFT (877-438-4338). A copy of Identity Theft – A Recovery Plan, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at https://www.bulkorder.ftc.gov/system/files/publications/501a_idt_a_recovery_plan_508.pdf.

OTHER IMPORTANT INFORMATION

- **Security Freeze**

In some US states, you have the right to put a security freeze on your credit file. A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name. It is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to apply for a new credit card, wireless phone, or any service that requires a credit check. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the consumer reporting agency 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. There is no charge to request a security freeze or to remove a security freeze.