



[Insert mailing address]

[DATE]

Dear [Insert name]:

We are writing to notify you about a matter involving the possible unauthorized use of your personal information which was discovered on or about [Insert Date].

In order to regain access to your online account, you will need to change your password by going to www.cashnetusa.com, clicking on the "Forgot your email or password?" link, and following the instructions there. You can also call us at (888) 801-9075 to have a password reset link sent to you.

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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written 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, credit mortgages, employment, housing, or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each 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 to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified, or overnight mail at the addresses below:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

<https://www.experian.com/freeze/center.html>

TransUnion LLC

P.O. Box 2000

Chester, PA 19016

<https://freeze.transunion.com/sf/securityFreeze/landingPage.jsp>

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;
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.

Information on Ways to Protect Yourself

We are notifying you about this incident so you may take appropriate steps to protect your information. We encourage you to remain vigilant and regularly review and monitor relevant account statements and credit reports, for any unauthorized or inaccurate activity. You may obtain a copy of your credit report, free of charge, once every twelve (12) months from each of the three nationwide consumer reporting agencies. To order your report, please visit www.annualcreditreport.com, call toll free at 1-877-322-8228, or mail a request to: Annual Credit Report Request Services, P.O. Box 105283, Atlanta, GA 30348-5283.

Please review your credit report carefully to ensure the information contained in it is accurate. If you see anything on your credit report that appears to be incorrect, contact the credit reporting agency. Report suspected incidents of identity theft immediately to the FTC and/or your state's Attorney General. The FTC and your state's Attorney General can also provide additional information on identity theft.

You can contact the FTC on its toll-free Identity Theft helpline: 1-877-438-4338. The FTC's website is www.identitytheft.gov and its address is Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580.

Contact information for your state's Attorney General can be found here:
<http://www.naag.org./naag/attorneys-geberak/whos-my-ag.php>.

You can also place a fraud alert with the major credit reporting agencies on your credit files. A fraud alert lasts 90 days and requires potential creditors to use "reasonable policies and procedures" to verify your identity before issuing credit in your name. You can keep the fraud alert in place at the credit reporting agencies by calling again after 90 days.

The three national credit reporting agencies contact information to place a fraud alert is as follows:

- Equifax Information Services LLC, P.O. Box 105069, Atlanta, GA 30348, https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp, 1-866-349-5191
- Experian, P.O. Box 9954, Allen, TX 75013, <https://www.experian.com/ncaonline/fraudalert>, 1-888-397-3742
- TransUnion Fraud Victim Assistance Dept., P.O. Box 2000, Chester, PA 19016, <https://fraud.transunion.com/fa/fraudAlert/landingPage.jsp>, 1-888-909-8872

For More Information

If you have any questions or need further assistance, please contact us at (888) 801-9075 or support@cashnetusa.com.

Sincerely,

Jason Such
Senior Manager - Head of Servicing, CashNetUSA