



P.O. Box 989728
West Sacramento, CA 95798-9728

30615

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

September 27, 2023

NOTICE OF DATA BREACH

Dear <<First Name>> <<Last Name>>,

Blackhawk Engagement Solutions (“Blackhawk”) is writing to notify you of a data security issue involving your prepaid incentive card(s). Pathward N.A. uses us as a third-party service provider to manage prepaid incentive cards (e.g., gift cards) that they issue to individuals ("Prepaid Cards").

What Information Was Involved?

The issue involved information you provided for your MyPrepaidCenter.com profile, the website that Blackhawk operates for cardholders to activate and manage Prepaid Cards. The affected information includes your name. It also included information relating to your Prepaid Card(s) you added to your www.MyPrepaidCenter.com profile, such as card number, expiration date, and CVV code.

What We Are Doing

Upon identifying the issue, we took steps to secure the MyPrepaidCenter website and determine the nature and scope of the issue. In addition, we promptly blocked your impacted Prepaid Card(s) so the card(s) cannot be used, and reissued new card(s), so that you can continue to use your Prepaid Card(s). We also notified law enforcement authorities of this issue and are coordinating with them in their investigation.

What You Can Do

We regret that this issue may affect you. We take our obligation to safeguard personal information very seriously and are alerting you about this issue so you can take steps to help protect yourself.

Please check the balance on your replacement Prepaid Card(s). You can check the balance at www.MyPrepaidCenter.com. Upon checking your balance, if you believe the balance is inaccurate or otherwise notice activity you do not recognize on your card(s), please contact us at 1-844-786-9801.

You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit www.annualcreditreport.com or call toll-free at 1-877-322-8228. We encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports. The attached Reference Guide provides information on recommendations by the U.S. Federal Trade Commission on the protection of personal information.

For More Information

We hope this information is useful to you. If you have any questions regarding this issue, please call 1-844-786-9801. Again, we regret any inconvenience this issue may cause you.

Sincerely,

Tom Vagt

Vice President of Customer Service

Reference Guide

We encourage affected individuals to take the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC's") website at www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information cannot be explained, then you will need to call the creditors involved. Information that cannot be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

Report Incidents. If you detect any unauthorized transactions in your financial account, promptly notify us or your other relevant financial institution or payment card company. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For streamlined checklists and sample letters to help guide you through the recovery process, please visit <https://www.identitytheft.gov/>.

You have the right to obtain a police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

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

Consider Placing a Fraud Alert on Your Credit File. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

Equifax	Equifax Information Services LLC P.O. Box 740241 Atlanta, GA 30374	1-800-525-6285	www.equifax.com
Experian	Experian Inc. P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	TransUnion LLC P.O. Box 2000 Chester, PA 19016	1-800-680-7289	www.transunion.com

Consider Placing a Security Freeze on Your Credit File. You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.* There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

Your full name with middle initial and generation (such as Jr., Sr., II, III)

Your Social Security number

Your date of birth

Addresses where you have lived over the past five years

A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)

Proof of your current residential address (such as a current utility bill or account statement)