

30688

Re: Notice of Data Security Incident

Dear Customer:

We are writing to inform you of a recent data security incident involving Progress Software's MOVEit Transfer software tool. This software is used by a third-party service provider that provides processing and technology services in support of your H&R Block Emerald Card[®] ("Card"), issued by Pathward[®], N.A. As a result of the MOVEit vulnerability, some of your personal information maintained by this service provider appears to have been acquired by an unauthorized party.

We are sending this letter to:

- Communicate what happened
- Identify your personal information involved
- Provide details on how to enroll in **two years** of identity monitoring and theft resolution services offered to you **for free**

What Happened

Progress Software recently reported a previously unknown vulnerability in its MOVEit Transfer tool. Thousands of companies, including the service provider for your Card, use this file transfer tool to move data files. Upon notification of this vulnerability, the service provider immediately suspended its use of the MOVEit Transfer tool and, it remained disabled until the service provider received and implemented a software patch to remediate the issue. The service provider also launched an immediate investigation working alongside cyber experts and appropriate law enforcement agencies. On or about July 12, 2023, we became aware that an unauthorized third party had acquired certain files transferred through the MOVEit Transfer tool, and on July 25, 2023 the service provider provided its forensic data report. It appears there was unauthorized acquisition of your personal information.

While no Pathward or H&R Block systems were involved or compromised by this incident, we take our responsibility to protect the data you entrust to us very seriously, and we expect the same from our service providers. Unfortunately, a vulnerability was exploited in the MOVEit Transfer tool, resulting in a data security incident with our service provider.

What Personal Information Was Involved

The personal information involved may include the following information associated with your Card:

- Names
- Address
- Social Security Number
- Date of birth
- Driver's license number
- Email address

- Phone number
- Card number
- Card Account number
- Card expiration date
- Other Card information

What We Are Doing

To help protect your identity, we are offering a two year membership to OnAlert™ (Essential Bundle) from ChexSystems® for free. OnAlert provides you with identity monitoring and can assist with identity theft protection. **To activate your OnAlert membership and start monitoring your personal information please enroll at <https://onalert.info/emeraldcard> by December 31, 2023.** Your link will not work after this date. You will need to provide the website link noted above as proof of eligibility for this offer.

For new member questions and assistance with enrollment, please contact the OnAlert customer care team at **1-833-961-6302**. A credit card is not required for enrollment into OnAlert. Customer care hours are Monday-Friday 8:00 am to 10:00 pm CT, with Saturday and Sunday hours from 10:00 am to 7:00 pm CT.

Once you enroll, you can contact OnAlert's customer care team **immediately** regarding any fraud issues. If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve it, an OnAlert agent will support you with investigation and resolution of each incident of potential fraud.

With OnAlert (Essential Bundle), you will have access to the following features:

- **Single-Bureau Credit Report and Manual VantageScore® from Experian®***: Credit reports and scores from Experian.
- **Single-Bureau Credit Monitoring from Experian**: Actively monitors Experian files and alerts you of key changes and indicators of fraud.
- **Automatic VantageScore Tracker**: Shows you your credit score so you can see how lenders evaluate your creditworthiness.
- **VantageScore Simulator**: Interactive credit score simulator you can use to see how actions will potentially impact your Experian credit score.
- **Personalized Credit & Identity Alert Videos**: Credit and identity education videos.
- **Real Time Authorization Alerts**: Notifications of when your personal information is used for new applications or identity authorizations.
- **Dark Web Monitoring**: Internet and dark web surveillance monitoring of your personal information.
- **ChexSystems Monitoring and Alerts**: Actively monitors ChexSystems' database and alerts you of key activity and indicators of fraud.
- **Full-Service Restoration**: Certified Identity Theft Restoration Specialists available for assignment to help you address credit and non-credit related fraud.
- **Lost Wallet Assistance**: Protection of your personally identifiable information that has been compromised.
- **Up to \$1MM Identity Theft Insurance****: Reimbursement for certain ancillary expenses associated with restoring your identity.

* Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

**The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Steps You Can Take

To help protect your personal information, we strongly recommend you do the following:

- Over the next 12-24 months, carefully review bank, credit card company, or other financial institution statements. Notify the statement sender immediately by phone and in writing if you detect any suspicious transactions or other activity you do not recognize.
- Enroll in OnAlert, the identity monitoring service that we are offering you. You will receive alerts about any effort to use your name and social security number to establish credit. The service will help to block that credit from being established if it is not you trying to initiate it.
- Additional steps and resources are available in the accompanying **Reference Guide**. We encourage you to read and follow these steps as well.

If you have questions, concerns or learn of any suspicious activity that you believe may be related to this incident, please call **1-833-961-6302**. Please know that we take this matter very seriously, and we apologize for the concern and inconvenience this may cause you.

Emerald Card Customer Support Team

REFERENCE GUIDE

In the event that you suspect that you are a victim of identity theft, we encourage you to remain vigilant and consider taking the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually; they provide your free report only through the website or toll-free number.

When you receive your credit report, review the entire report carefully. Look for any inaccuracies and/or accounts you don't recognize, and notify the credit bureaus as soon as possible in the event there are any.

You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov

Place a Fraud Alert on Your Credit or Consumer 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 a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. You can flag your consumer file with ChexSystems online by visiting the website and registering for a Secure Consumer Portal Account or call the toll-free number below for more information.

Equifax	P.O. Box 740241 Atlanta, Georgia 30374-0241	1-800-525-6285	www.equifax.com
Experian	P.O. Box 9532 Allen, Texas 75013	1-888-397-3742	www.experian.com
TransUnion	Fraud Victim Assistance Division P.O. Box 2000 Chester, Pennsylvania 19016	1-800-680-7289	www.transunion.com
ChexSystems	Consumer Relations P.O. Box 583399 Minneapolis, MN 55458	1-888-478-6536	www.chexsystems.com

Place a Security Freeze on Your Credit or Consumer File. You have the right to place a "security freeze" on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can request a security freeze free of charge by contacting the credit bureaus. You can also place a security freeze on your ChexSystems consumer file by contacting ChexSystems directly.

Equifax	P.O. Box 740241 Atlanta, Georgia 30374-0241	www.equifax.com
Experian	P.O. Box 9554 Allen, Texas 75013	www.experian.com
TransUnion	Fraud Victim Assistance Division P.O. Box 2000	www.transunion.com

Chester, Pennsylvania 19016

ChexSystems Consumer Relations www.chexsystems.com
P.O. Box 583399
Minneapolis, MN 55458

The consumer reporting agencies may require that you provide proper identification prior to honoring your request. 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 law enforcement agency concerning identity theft

Placing a security freeze on your file may delay, interfere with, or prevent timely approval of any requests you make for credit, loans, employment, housing or other services. For more information regarding credit freezes, please contact the credit reporting agencies directly.

Contact the U.S. Federal Trade Commission. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission ("FTC"). If you believe your identity has been stolen, the FTC recommends that you take these additional steps.

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local 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 learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC:

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

For District of Columbia Residents: You can obtain information from the FTC and the Office of the Attorney General for the District of Columbia about steps to take to avoid identity theft. You can contact the D.C. Attorney General at: 441 4th Street, NW, Washington, DC 20001, 202-727-3400, www.oag.dc.gov

For Iowa Residents: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For Maryland Residents: You can obtain information from the Maryland Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Maryland Attorney General at: 200 St. Paul Place, Baltimore, MD 21202, 410-713-3620, <https://www.marylandattorneygeneral.gov/>

For Massachusetts Residents: You have a right to request from us a copy of any police report filed in connection with 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. As noted above, you also have the right to place a security freeze on your credit report at no charge.

For New York Residents: You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information:

New York Attorney General's Office	NYS Department of State's Division of
Bureau of Internet and Technology	Consumer Protection
(212) 416-8433	(800) 697-1220
https://ag.ny.gov/resources/individuals/consumer-issues/technology	https://dos.ny.gov/consumer-protection

For North Carolina Residents: You can obtain information from the Federal Trade Commission and the North Carolina Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699, 1-877-566-7226, www.ncdoj.gov

For Oregon Residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. You can contact the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, www.doj.state.or.us

For Rhode Island Residents: You can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services.