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November 6, 2013

Dear \_\_\_\_\_:

I am writing to let you know some important information regarding a recent incident involving your personal and financial information. Please read this carefully, and let me know if you have any questions.

On October 24, 2013, I became aware that one of my email accounts was compromised. I took action the same day to secure the account, and started working with data breach experts.

The compromised email account has been used in the transmission and storage of documents on behalf of Buffalo Bay Capital's clients. The information contained in the documents stored on the compromised email account may include names, addresses, dates of birth, Social Security numbers, driver's license and passport numbers, and financial positions and account numbers (transactional account numbers are generally truncated to the ending digits, though some investment and special purpose accounts may not be truncated).

Buffalo Bay Capital has notified federal law enforcement authorities of the incident, and the matter is under investigation.

I want to assure you that I take the security of your personal and financial information very seriously. I wanted to make you aware of the incident and provide you with information on certain preventative measures you can take to minimize the possibility of future identity fraud. In circumstances like these, it is usually recommended that you remain vigilant over the next 12 months and review your bank accounts, credit card bills and credit report for any unauthorized activity. Please also read the Important Identity Theft Information attached to this letter.

Please be aware that I have been in close contact with David Isaacs regarding this subject, and he is carefully monitoring all the accounts managed by his team. He has put longstanding, carefully thought-out security protocols in place for these accounts, and he has further tightened these procedures recently. However, this matter is also relevant for the small number of personal family accounts that his team does not manage, so please remain vigilant for any suspicious activity. You should promptly report any suspected identity theft to your local law enforcement agency, the U.S. Federal Trade Commission, your financial institution, and to the Fraud Alert phone line of a consumer reporting agency.

Please consider taking steps to protect yourself and your family, and to alert any relevant financial institutions to be extra vigilant before executing or sharing any information regarding your accounts.

I regret this incident and sincerely apologize.

If you have any questions, please call me at (212) 319-2670.

Best regards,

## **Important Identity Theft Information**

You can help safeguard yourself against identity theft or other unauthorized use of personal information by taking some simple steps.

- We recommend that you remain vigilant over the next 12 months and review your bank accounts, credit card bills and credit report for unauthorized activity. You should promptly report any suspected identity theft to your local law enforcement agency, the U.S. Federal Trade Commission, your financial institution, and to the Fraud Alert phone line of a consumer reporting agency. The numbers for the three national reporting agencies are:
  - Equifax: 1-877-478-7625 or online at [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com)
  - Experian: 1-888-397-3742
  - TransUnion: 1-800-680-7289
- You are also entitled to one free copy per year of your consumer credit report from each of the three national consumer reporting agencies. You may request your free annual consumer credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-FACTACT (1-877-322-8228). You may want to obtain copies of your consumer credit report to ensure the accuracy of the report information.
- As your Social Security number was involved, you may wish to consider placing a fraud alert on your credit files by calling any of the three credit reporting agencies at a number listed above. A fraud alert requires potential creditors to use what the law refers to as “reasonable policies and procedures” to verify your identity before issuing credit in your name. A fraud alert lasts for 90 days. Placing an alert with any of the agencies automatically places an alert with all of the agencies. You will receive letters from all three, confirming the fraud alert and letting you know how to get a free copy of your credit report from each.
- Where personal information is misused, it is wise to get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records.
- Victims of identity theft also have the right to place a security freeze on their consumer reports. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. However, a security freeze may delay your ability to obtain credit. You may request that a security freeze be placed on your consumer report by sending a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail to the address below. The following information should be included when requesting a security freeze: (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address for the past two years; (5) any applicable incident report or complaint with a law enforcement agency. The request should also include a copy of a government-issued identification card (such as a driver’s license or military ID) and a copy of a recent utility bill or bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee to place or lift a freeze, unless you are a victim of identity theft or the spouse or dependant of a victim of identity theft, and you have submitted a valid police report relating to the identity theft to the consumer reporting agency.

- Equifax Security Freeze  
P.O. Box 105788,  
Atlanta, Georgia 30348  
[www.equifax.com](http://www.equifax.com)
  - Experian Security Freeze  
P.O. Box 9554  
Allen, Texas 75013  
[www.experian.com](http://www.experian.com)
  - TransUnion Fraud Victim Assistance Dept.  
P.O. Box 6790  
Fullerton, California 92834-6798  
[www.transunion.com](http://www.transunion.com)
- You can learn more about avoiding identity theft or report an incident of identity theft to the Federal Trade Commission at:
- Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
FTC Identity Theft Hotline: 1-877-438-4338  
[www.ftc.gov/bcp/edu/microsites/idtheft/consumers/detect.html](http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/detect.html)