CertifiKid
YOUR PLAYGROUND FOR GREAT FAMILY VALUES

<<MemberFirstName>> <<MemberLastName>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

<<Date>> (Format: Month Day, Year)

NOTICE OF DATA BREACH

Dear <<MemberFirstName>> <<MemberLastName>>,

We are writing to inform you of a recent data breach that may have affected the security of your personal information.

What happened?

On March 25, 2016, CertifiKid discovered malicious software code that was inserted by unknown individuals into the server of its e-commerce website between the dates of January 25, 2016 and March 19, 2016. We immediately began investigating the issue to determine what, if any, impact this vulnerability had on our customers. We engaged third party experts to assist us with this response. Subsequently, we determined that your personally identifiable information may be at risk.

Since discovering this vulnerability, we have been consulting with legal, credit card processing, card brand, information technology and security experts, and we are following their recommendations to protect the affected persons and to ensure that this type of disclosure will not again occur.

What information was involved?

Our server houses our customer database. This database contains general user profile information including first and last name and some credit card information saved by some of our customers in their user profiles, including credit card number, credit card expiration date and card security code information. **Based upon our investigation, you stored credit card information in your CertifiKid user profile, and as a result, your credit card information was likely compromised in this incident.**

In addition, our customer database does not contain personal identification data (such as ID card numbers, Social Security numbers or driving license numbers), and this information was not involved in this incident.

What we are doing.

Since discovering the vulnerability, CertifiKid has taken immediate measures to prevent further unauthorized access to customer payment and other personal information. Additionally, we have notified the major card brands affected by this data breach and provided affected card numbers to them to flag any unauthorized or fraudulent use associated with this incident. To help relieve concerns and instill confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for one year. Your identity monitoring services include Credit Monitoring, Identity Consultation, and Identity Restoration.

Visit **kroll.idMonitoringService.com** to enroll and take advantage of your identity monitoring services.
Membership Number: **<<Member ID>>**

To receive identity monitoring services by mail instead of online, please call 1-855-781-0038. Additional information describing your services is included with this letter. We urge you to review the description and to consider enrolling in this product. **You must complete the enrollment process by no later than July 1, 2016.**

For more information, please contact Kroll's call center.

In order to more efficiently answer any questions you may have related to this incident, CertifiKid has established a call center service so that you can speak with a live operator. If you have questions, please call 1-855-781-0038, Monday through Friday from 9:00 a.m. to 6:00 p.m. Eastern Time. Please have your membership number ready.

What you can do.

We ask that you remain vigilant with respect to your personal information and we encourage you to consider the following steps:

- Be on your guard for spam emails. Be careful not to open emails from an unfamiliar sender.
- If you think that you have opened a phishing email that involved a scam, scan your computer with an updated anti-virus program.
- If you use your email address as a username at other online accounts, consider changing your username.
- If you reuse passwords across websites, you run the risk of having your password compromised on your other online accounts. Consider updating your passwords on other online accounts as soon as possible.
- Update your CertifiKid user profile password.
- Contact your credit card and other financial companies you have relationships with to alert them that your identity was compromised and to establish additional security on your personal accounts.
- Monitor your credit report at all three of the national credit reporting agencies. You can order a free copy of your credit report by visiting www.annualcreditreport.com, calling 877-322-8228, or completing the Annual Credit Report Form on the Federal Trade Commission website at http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf. The contact information for all three national credit reporting agencies is listed below.

Equifax	**Experian**	**TransUnion**
Phone: 800-685-1111	Phone: 888-397-3742	Phone: 800-916-8800
P.O. Box 740241	P.O. Box 9532	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016
www.equifax.com	www.experian.com	www.transunion.com

- Consider placing a fraud alert message on your credit file. By placing this alert on your credit file, any company that requests your credit file will receive a message warning them that you may have been a victim of fraud. Companies that receive this alert may request that you provide proof of your identity. This step will help to protect you from accounts being opened or used by anyone other than yourself. If you would like to place a fraud alert on your credit file, call Equifax at 1-888-766-0008 or request a fraud alert at https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp.
- Consider placing a security freeze on your credit report. 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 your personal information is used without authorization and you become a victim of identity theft, you should file a police report. You can then provide the credit reporting agency with your valid police report, and 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 credit reporting agencies: Equifax, Experian, and TransUnion by regular, certified or overnight mail at the addresses listed in the table below.

Equifax Security Freeze	**Experian Security Freeze**	**TransUnion Security Freeze**
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016

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, you should file a police report and 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 Discovery 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 reporting agencies 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.

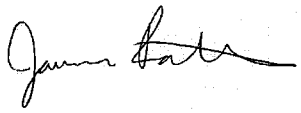
To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and Social Security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

- If you detect any incident of fraud or identity theft, promptly report the incident to your local law enforcement authority and the Federal Trade Commission (www.consumer.ftc.gov; 877-438-4338; 600 Pennsylvania Avenue, NW, Washington, D.C. 20580). You can also obtain information from these sources about additional methods to prevent identity theft, and you can obtain information from the Federal Trade Commission and the consumer reporting agencies regarding fraud alerts and security freezes.

We take the protection of your personal information very seriously and regret any inconvenience. If you have any questions regarding this notification, please contact us at 1-855-781-0038.

Sincerely,

CertifiKid LLC



Jamie P. Ratner
CEO

ADDITIONAL RESOURCES

Contact information for the three nationwide credit reporting agencies is:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
Experian, PO Box 2104, Allen, TX 75013, www.experian.com, 1-888-397-3742
TransUnion, PO Box 2000, Chester, PA 19022, www.transunion.com, 1-800-888-4213

Free Credit Report. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies.

To order your annual free credit report please visit **www.annualcreditreport.com** or call toll free at **1-877-322-8228**.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Fraud Alert. You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

Security Freeze. You have the ability to place a security freeze on your credit report.

A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The credit reporting agencies may charge a fee to place a freeze, temporarily lift it or permanently remove it. The fee is waived if you are a victim of identity theft and have submitted a valid investigative or law enforcement report or complaint relating to the identity theft incident to the credit reporting agencies. (You must review your state's requirement(s) and/or credit bureau requirement(s) for the specific document(s) to be submitted.)

For Massachusetts residents: The fee for each placement of a freeze, temporary lift of a freeze, or removal of a freeze is $5.

Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

For Maryland residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.com, 1-877-566-7226.

Reporting of identity theft and obtaining a police report.

For Iowa residents: You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

For Massachusetts residents: You have the right to obtain a police report if you are a victim of identity theft.

For Oregon residents: You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

Kroll

TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services[1] from Kroll:

Credit Monitoring through TransUnion

You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft.

Identity Consultation

You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Restoration

If you become a victim of identity theft, an experienced licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and will do most of the work for you. Your investigator can dig deep to uncover all aspects of the identity theft, and then work to resolve it.

[1] Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.