

GeniusCentral™

<<MemberFirstName>> <<MemberLastName>> <<NameSuffix>> <<Date>> (Format: Month Day, Year)
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

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

We are writing to inform you of a recent security incident that may have resulted in the exposure of your personal information. Genius Central noticed that part of its network was running slowly, and immediately investigated the situation. The investigation determined that there may have been unauthorized access to your name, address, phone number, e-mail address, credit card number, CVV code, and expiration date. We apologize for any inconvenience this situation may cause you. We have hired Kroll, a global leader in risk mitigation and response, to provide you with identity theft protection services including credit monitoring and identity theft consultation and restoration services at no cost to you for one year. Additional information describing your services is included with this letter.

Visit <<IDMonitoringURL>> and follow the online instructions to take advantage of your Identity Theft Protection Services.

Membership Number: <<Member ID>>

In addition to signing up for identity theft protection services, the attached reference guide provides identity protection suggestions that may be useful to you.

What Happened?

We noticed that part of our system was running slowly, and as we investigated, we determined that assistance from a forensic computer consultant was necessary. During the investigation, on May 12, 2015, the computer consultant determined that malware was installed on our system on or about January 9, 2015, although it is possible that information was accessible since October 2014.

There is no indication that your information has been misused.

Nevertheless, we are sending this letter so that you are aware of this situation, and to provide you with identity theft protection services.

What Steps Have Been Taken?

Immediately upon learning of this situation, we took several steps to close the security vulnerability. We deleted the infected files and disabled the malware. In addition, we downloaded additional antivirus software, scanned the system, and completely rebooted the system. We also have taken steps to prevent this type of event from happening again, including deleting the credit card information in free form text fields from our system, changing the passwords on the impacted device and all similar devices, increasing the frequency of internal and external security checks, increasing monitoring, and applying other enhanced security controls.

We have established a dedicated toll-free number that you can call Monday through Friday from 8:00 am - 5:00 pm CST if you have any questions related to this incident. The number to call is 1-??-??-???. Please have your membership number ready.

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We sincerely regret any inconvenience or concern this situation may cause.

Sincerely,



John Miles, President & CEO
GeniusCentral, Inc.

<<IDMonitoringURL>> 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. To receive credit services by mail instead of online, please call 1-888-777-7777.

State Notification Requirements

All States.

You may obtain a copy of your credit report or request information on how to place a fraud alert or security freeze by contacting any of the national credit bureaus below. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

Equifax
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian
P.O. Box 2104
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
1-800-888-4213
Chester, PA 19022 www.transunion.com

For residents of Massachusetts.

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

For residents of Massachusetts and West Virginia.

You also have the right to place a security freeze on your credit report by contacting any of the credit bureaus listed at above. 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. 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 consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze and free if you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency.

For residents of Iowa, Maryland, Michigan, Missouri, North Carolina, Oregon, and West Virginia.

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account.

For residents of Iowa.

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

For residents of Oregon.

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of Illinois, Maryland and North Carolina.

You can obtain information from the Federal Trade Commission, and for residents of Maryland and North Carolina, from your respective state Office of the Attorney General, about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

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

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

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