



Processing Center • P.O. BOX 141578 • Austin, TX 78714



00001
JOHN Q. SAMPLE
1234 MAIN STREET
ANYTOWN US 12345-6789

January 24, 2018

Re: Notice of Data Breach

Dear John Sample:

VSA Partners, Inc. (“VSA”) has discovered an incident that may affect the security of some of your personal information. This letter provides you with information about the incident, the steps we are taking in response, and steps you may wish to take to help protect your personal information from misuse.

What Happened? We have discovered that a VSA employee’s email account was accessed without authorization on December 1, 2017. VSA discovered this incident on the same day it occurred and immediately took action to contain it and to initiate an internal investigation. With the assistance of a third-party forensics IT consultant engaged to investigate the incident, VSA has determined that the affected email account was accessed only on December 1, 2017.

What Information Was Involved? VSA’s forensics investigator verified on January 11, 2018 that the affected email account contained the following information related to you: Although the investigation is ongoing, we have no evidence that your information was retrieved from the affected email account or misused. However, we are bringing this incident to your attention so that you can look for signs of possible misuse of your personal identity.

What We Are Doing. We take this incident and the security of your personal information very seriously. In addition to working with the forensics consultant to investigate the nature and scope of the incident, including whether any sensitive information was affected, we instituted an immediate password change of all VSA email and VSA systems and implemented multifactor authentication. We continue to monitor our systems for unusual or suspicious activity. We are also providing you with information you can use to protect your personal information. Although there is currently no evidence that an unauthorized person has obtained your personal information and is using it, in an abundance of caution we are offering you access to 24 months of credit monitoring and identity restoration services with AllClear ID free of charge. Additional information is included in the enclosed *Privacy Safeguards Information*.

What You Can Do. You can enroll in the free credit monitoring and identity restoration services program VSA is offering by following the directions at the top of the enclosed *Privacy Safeguards Information*, which also provides additional information on how to better protect against identity theft and fraud.



01-02-1-00

For More Information. We regret any inconvenience or concern this incident may cause you. If you have questions that are not addressed in this notice, please call our toll-free dedicated assistance line at 1-855-431-2164. This toll-free line is available Monday through Saturday, from 8:00 am to 8:00 pm CST, excluding major national holidays.

Sincerely,

A handwritten signature in cursive script that reads "Mary Latimer".

Mary Latimer
Director of Human Resources

Enclosure

PRIVACY SAFEGUARDS INFORMATION

Enroll in Credit Monitoring. To help detect the possible misuse of your information, VSA is offering you access to 24 months of credit monitoring and identity restoration services with AllClear ID at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 24 months.

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-431-2164 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear Fraud Alerts with Credit Monitoring: This service offers the ability to set, renew, and remove 90-day fraud alerts on your credit file to help protect you from credit fraud. In addition, it provides credit monitoring services, a once annual credit score and credit report, and a \$1 million identity theft insurance policy. To enroll in this service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or by phone by calling 1-855-431-2164 using the following redemption code: Redemption Code.

Please note: Following enrollment, additional steps are required by you in order to activate your phone alerts and fraud alerts, and to pull your credit score and credit file. Additional steps may also be required in order to activate your monitoring options.

Monitor Your Accounts.

Financial Accounts and Credit Reports. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity. If you see any unauthorized financial account activity, promptly contact your bank, credit union, or credit card company. Look for inquiries from companies you have not contacted, accounts you did not open, and debts on your accounts that you cannot explain. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

Fraud Alerts. At no charge, you can also have these credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. To place a fraud alert on your account, or for questions regarding your credit report, contact any one of the agencies listed below:

Equifax
P.O. Box 105069
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com

Security Freeze. You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. However, keep in mind 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 you have been a victim of identity theft and you provide the credit bureau with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. Fees vary based on where you live, but commonly range from \$3 to \$15. You will need to place a security freeze separately with each of the three major credit bureaus if you wish to place a freeze on all of your credit files. In order to request a security freeze,



you will need to supply your full name, address, date of birth, Social Security number, current address, all addresses for up to five previous years, email address, a copy of your state identification card or driver's license, and a copy of a utility bill, bank or insurance statement, or other statement proving residence. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/

TransUnion
P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com/credit-freeze/place-credit-freeze

Additional Information. You can further educate yourself regarding identity theft, security freezes, fraud alerts, and the steps you can take to protect yourself against identity theft and fraud by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be reported to law enforcement, the Federal Trade Commission, and your state Attorney General. This notice has not been delayed as the result of a law enforcement investigation.

For Maryland residents, the Maryland Attorney General can be reached at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us.