

Penny Publications

Return Mail Processing
PO Box 999
Suwanee, GA 30024

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SAMPLE A. SAMPLE - L01

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123 ANY ST

ANYTOWN, US 12345-6789



November 3, 2023

RE: Important Security Notification

Please read this entire letter.

Dear Sample A. Sample:

Notice of Data Incident

We at Penny Publications, LLC are writing to inform you of an incident that has affected some of your personal information. While there is currently no indication of identity theft or fraud in relation to this event, there is reason to believe your personal information may have been accessed during this incident.

What Happened?

Penny Publications LLC (“Penny Publications”) was the victim of a data security incident that resulted in an unknown third party gaining unauthorized access to the Penny Publications network on August 3, 2023. Upon learning of the issue, Penny Publications immediately engaged the appropriate forensic consultants to investigate the root of the incident, secure its systems, prevent the issue from expanding or reoccurring, and identify any sensitive or personal information that may have been impacted as result. On August 8, 2023, our investigation determined that certain files may have been accessed by the unknown third party without authorization. Thereafter, Penny Publications conducted a thorough review of the contents of the files to determine if they contained any sensitive information. On August 30, 2023, after completing the review, Penny Publications learned that certain personal or sensitive information contained within the files was exposed as a result of the incident. Since that time, Penny Publications has been working diligently to identify and obtain details in order to learn more about the incident and to provide you with this notice.

What Information Was Involved?

This incident involved a combination of your name and Social Security number or banking information.

What We Are Doing

Please be assured that we have taken every step necessary to address the incident. We take our obligation to safeguard the information we receive seriously. Once the incident was discovered, we quickly took action to minimize risks, including securing the compromised systems and initiating an investigation into the unauthorized access. In response to this event, we are also reviewing and enhancing our information security policies and procedures.

While we have seen no indication that there was any identity theft or fraud as a result of this event, as an additional precaution, we are offering you access to 24 months of complimentary credit monitoring and identity restoration services through Experian. To enroll in this service, please refer to the enclosed *Steps You Can Take to Help Protect Personal Information*.

What You Can Do

We encourage you to be vigilant against incidents of identity theft and fraud. Review account statements, monitor your free credit reports for suspicious activity and report unusual activity to your financial institutions. Also review the enclosed *Steps You Can Take to Help Protect Personal Information*, which includes information on how to enroll in the credit monitoring and identity restoration services we are offering.

For More Information

We sincerely regret any inconvenience or concern caused by this incident. If you have additional questions, please call the Experian toll-free assistance line at 1-833-675-2591 Monday through Friday from 8:00 am to 10:00 pm Central time, or Saturday and Sunday from 10:00 am to 7:00 pm Central time (excluding major U.S. holidays). Please be prepared to give your engagement number B106016. Should you have questions or concerns regarding this matter, please do not hesitate to contact Cheri McNabola at 203-866-6688. You may also write to Penny Publications at 6 Prowitt Street, Norwalk, CT 06855.

Sincerely,

Peter Kanter

Peter Kanter

Penny Publications LLC

Steps You Can Take to Help Protect Personal Information

Enroll in Experian IdentityWorks

To help relieve concerns you might have because of this event, you can enroll in Experian IdentityWorks at no cost to you for 24 months. IdentityWorks includes Credit Monitoring, Identity Theft Restoration, and other features.

To Enroll: Visit the Experian IdentityWorks website: <https://www.experianidworks.com/credit>

You have until January 31, 2024 to enroll (your code will not work after this date).

Your Activation Code: ABCDEFGHI

If you have questions about the Experian product or service, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-833-675-2591 by January 31, 2024. Be prepared to provide your engagement number B106016 as proof of eligibility for the Identity Restoration services by Experian. A credit card is not required for enrollment.

Additional Information About IdentityWorks

Experian credit report at signup. See what information is associated with your credit file. **Credit Monitoring.** Actively monitors Experian file for indicators of fraud. **Identity Restoration.** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud. **Experian IdentityWorks ExtendCARE™.** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired. **\$1 Million Identity Theft Insurance.** Provides coverage for certain costs and unauthorized electronic fund transfers.

Monitor Your Accounts

You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below. If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request. You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency.

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Should you wish to place a credit freeze or fraud alert, please contact the three major credit reporting agencies below.

Equifax	Experian	TransUnion
P.O. Box 105788 Atlanta, GA 30348-5788	P.O. Box 9554 Allen, TX 75013-9554	P.O. Box 2000 Chester, PA 19016-2000
1-800-685-1111	1-888-397-3742	1-800-916-8800
www.equifax.com/personal/credit-report-services	www.experian.com/freeze/center.html	www.transunion.com/credit-freeze
	www.experian.com/fraud/center.html	www.transunion.com/fraud-victim-resource/place-fraud-alert

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.ftc.gov/idtheft

- **For California residents:** You may visit the California Office of Privacy Protection (<https://oag.ca.gov/privacy>) for additional information on protection against identity theft
- **For Colorado residents:** You may obtain one or more 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).
- **For Connecticut residents:** You may contact the Connecticut Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.
- **For District of Columbia (D.C.) residents:** You may contact the D.C. Office of the Attorney General, 441 4th Street NW, Suite 1100 South, Washington, DC 20001, 1-202-727-3400, <http://www.oag.dc.gov>.
- **For Iowa residents:** You may contact the Attorney General at Office of Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319, +1 (515) 281-5164, www.iowaattorneygeneral.gov.
- **For Kentucky residents:** You may contact the Attorney General at Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: +1 (502) 696-5300.
- **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 Massachusetts residents:** You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html
- **For New York residents:** You may contact the New York Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov/>.
- **For New Mexico residents:** You have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit <https://www.ftc.gov/legal-library/browse/statutes/fair-credit-reporting-act> or www.ftc.gov.
- **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, 1-877-566-7226, www.ncdoj.gov.
- **For Oregon residents:** You may contact the Attorney General at Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, +1 (877) 877-9332 (toll-free in Oregon), +1 (503) 378-4400, or www.doj.state.or.us.