

SPRINGER NATURE

[Date]

[First_Name] [Last_Name]

[Address_Line_1]

[Address_Line_2]

[City], [State] [Zip]

Dear [Name]:

We are writing to notify you of an issue that involves your personal information. We recently learned that one of our employees inadvertently sent to an unintended recipient an email containing certain individuals' tax information, including yours. The affected information included names, addresses, Social Security numbers and tax data.

The unintended recipient confirmed that the information has been deleted and was not used. Based on our investigation, we have no indication that the relevant personal information has been misused or further disclosed by the unintended recipient. We have implemented additional measures to help prevent this type of issue in the future.

We take our obligation to safeguard personal information very seriously and are alerting you about this issue out of an abundance of caution so you can take steps to help protect your information. Although we have no indication that the affected information has been misused, we encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports. You also are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. In addition, we have arranged to offer you identity protection and credit monitoring services for two years at no cost to you. The attached Reference Guide provides information on registering for these services and ordering your free credit report, and recommendations by the U.S. Federal Trade Commission on the protection of personal information.

If you have any questions regarding this issue, please contact **[insert toll-free phone number]**, Monday through Saturday between 8:00 AM and 8:00 PM Central Standard Time.

We sincerely regret this issue and have taken steps to try to ensure that it will not happen again in the future.

Sincerely,



Stefan Kaus
Group Data Protection Officer

REFERENCE GUIDE

We encourage you to take the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information cannot be explained, then you will need to call the creditors involved. Information that cannot be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

Register for Identity Protection and Credit Monitoring Services. We have arranged with AllClear ID to offer you identity repair and credit monitoring services for two years at no cost to them. The following 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. To use this service, call **[insert phone number]** and a dedicated investigator will help you recover financial losses, restore your credit and protect your identity .

AllClear Credit Monitoring: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. To use 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 **[insert phone number]** using the following redemption code: **[insert redemption code]**.

Please note: Additional steps may be required by you in order to activate your phone alerts and monitoring options.

Report Incidents. If you detect any unauthorized transactions in a financial account, promptly notify your payment card company or financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC’s ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

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

Consider Placing a Fraud Alert on Your Credit File. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

Equifax	Equifax Credit Information Services, Inc. P.O. Box 740241 Atlanta, GA 30374	1-800-525-6285	www.equifax.com
Experian	Experian Inc. P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	TransUnion LLC P.O. Box 2000 Chester, PA 19022-2000	1-800-680-7289	www.transunion.com

Consider Placing a Security Freeze on Your Credit File. You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. There may be fees for placing, lifting, and/or removing a security freeze, which generally range from \$5-\$20 per action. *Unlike a fraud alert, you must place a security*

freeze on your credit file at each consumer reporting agency individually. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III);
- Your Social Security number;
- Your date of birth;
- Addresses where you have lived over the past five years;
- A legible copy of a government-issued identification card (such as a state driver's license or military ID card); and/or
- Proof of your current residential address (such as a current utility bill or account statement).

For Massachusetts Residents. You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may charge you a fee of up to \$5 to place a security freeze on your account, and may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. There is no charge, however, to place, lift or remove a security freeze if you have been a victim of identity theft and you provide the consumer reporting agencies with a valid police report.