



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

January 13, 2021

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SAMPLE A SAMPLE - CA
APT ABC
123 ANY ST
ANYTOWN, US 12345-6789



Re: Notice of Data Breach

Dear Sample A Sample,

Coastal Equities, Inc. (“Coastal Equities”) is writing to make you aware of a recent data privacy event that may affect the security of some of your personal information. We take this incident very seriously and are providing you with information and access to resources so that you can protect your personal information, should you feel it is appropriate to do so.

What Happened? On September 12, 2020, we became aware of suspicious activity occurring within an employee’s email account. Upon discovery, we changed the employee’s email account password and commenced an investigation to identify the source of the activity. As part of the investigation into the incident, which was conducted with the assistance of a third-party forensic specialist, it was determined that two employee email accounts were accessed by an unknown actor for a limited period of time. The investigation was unable to determine which, if any, emails and attachments within the email accounts were accessed or viewed. Therefore, the forensic investigator then undertook a time-consuming review of all the emails and attachments in the email accounts to determine whether they contained any sensitive information.

The forensic team completed its analysis of the contents of the email accounts, and prepared a list of individuals whose information was determined to be present in the emails or attachments located in the email accounts and possibly viewed by the unauthorized person(s). Upon receipt of this list, we reviewed our internal records to confirm the identities and contact information for these individuals to ensure notification was provided as soon as possible. This review was completed on or about December 1, 2020.

What Information is Involved? The information related to you found within the email accounts includes your name and [Extra 1 - Data Elements]. The investigation was unable to determine which emails, if any, in the accounts were accessed by the unauthorized actor, and are notifying you about this event out of an abundance of caution.



What Are We Doing? We take the security of information entrusted to us very seriously and we apologize for the inconvenience this incident has caused you. We changed the employee account passwords at issue, reviewed existing security measures, and are working diligently to implement additional security measures to ensure the security of our network. We are also providing you with information about this event and about the steps you can take to protect your personal information, should you feel it appropriate to do so.

We are offering you access to ## Months of free credit and identity monitoring through Experian's® IdentityWorksSM.

What You Can Do. We encourage you to monitor your credit card statements and other financial accounts closely and report any suspected fraud to your issuing bank. You can also review the enclosed "Steps You Can Take to Protect Your Information" for additional information about how you can protect your identity and on how to enroll in the free credit and identity monitoring services.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, we have set up a call center that you can reach at (877) 565-8854, Monday through Friday from 9 a.m. to 11 p.m. EST, and Saturday and Sunday from 11 a.m. to 8 p.m. EST. You can also write to Coastal Equities, Inc. at 1201 N. Orange Street, Suite 729, Wilmington, DE 19801.

We apologize for any inconvenience this incident may have caused.

Sincerely,



Charles Reiling, President

Coastal Equities, Inc.

Steps You Can Take to Protect Your Information

Enroll in Credit Monitoring

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*product*) for ## Months provided Experian's® IdentityWorksSM.

How to Enroll:

To help protect your identity, we are offering ## Months of complimentary access to Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: March 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 565-8854 by **March 31, 2021**. Be prepared to provide engagement number **ENGAGE#** as proof of eligibility for the identity restoration services by Experian.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. 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.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

PO Box 9554

Allen, TX 75013

1-888-397-3742

www.experian.com/freeze/center.html

TransUnion

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

www.transunion.com/credit-freeze

Equifax

PO Box 105788

Atlanta, GA 30348-5788

1-888-298-0045

www.equifax.com/personal/credit-report-services



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, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that 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 seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/fraud/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-680-7289

www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-800-525-3285

www.equifax.com/personal/credit-report-services

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, 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). The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

For District of Columbia residents, the Office of the District of Columbia Attorney General can be contacted at 400 6th Street, NW, Washington, DC 20001; Phone (202) 727-3400; Fax: (202) 347-8922; TTY: (202) 727-3400; Email: oag@dc.gov; or you may visit the website of the Office of the District of Columbia Attorney General at <https://oag.dc.gov/>.

For Maryland residents, the Attorney General can be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662; or www.oag.state.md.us.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the Attorney General can be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For North Carolina residents, the Attorney General can be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; or www.ncdoj.gov. You can obtain information from the Attorney General or the Federal Trade Commission about preventing identity theft.

For Rhode Island residents, the Rhode Island Attorney General can be reached at: 150 South Main Street, Providence, Rhode Island 02903; 1-401-274-4400; or www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There is approximately 1 Rhode Island resident impacted by this incident.

