

Paymast'r Services
PO Box 551617
Jacksonville, FL 32255

<<Firstname>> <<Middlename>> <<Lastname>>
<<Address1>>
<<Address2>>
<<City>>, <<Stateprovince>> <<Postalcode>>
<<Intelligent Mail Barcode>>

<<Date>> (Format: Month Day, Year)

Dear <<Firstname>> <<Middlename>> <<Lastname>>,

Paymast'r Services provided you with a PaychekPLUS! payroll card (your "Payroll Card") issued by MetaBank on which you currently or previously have received wage payments.

We recently learned that between July 22nd and July 28th, 2013, an unauthorized third party gained access to a website hosted by one of our service partners and was able to access personal information about you, which may have included your name, address, Social Security number, driver's license number and Payroll Card number. As soon as we learned of this issue, the site was immediately shut down and no further access is possible. Based on a detailed investigation, we do not believe that any unauthorized activity has occurred on your Payroll Card account. Nevertheless, we take any potential privacy matter seriously and truly regret that this has happened.

What are the risks that my information will be misused?

As indicated above, we do not believe that any unauthorized activity has occurred on your Payroll Card account. Because the unauthorized party may have been able to access your name, address, Social Security number and driver's license number, we recommend that you review this letter for steps you can take to help protect yourself against any potential misuse of information about you.

What are we doing to protect you?

We have secured the services of Kroll Advisory Solutions to provide **identity theft safeguards at no cost to you for 12 months through its ID TheftSmart™ program**. Kroll Advisory Solutions is a global leader in risk mitigation and response, and their team has significant experience in helping people who have sustained an unintentional exposure of confidential data.

Your identity theft safeguards include **Continuous Credit Monitoring** and **Enhanced Identity Theft Consultation and Restoration**.

We are providing you with access to the following services from Kroll Advisory Solutions, at no cost to you.

Please note that in order to activate the following services you will need to follow the instructions in the "Next Steps" box on the second page of this letter.

Continuous Credit Monitoring. We are providing you with no-cost access to Kroll's credit monitoring service for 12 months from the date of this letter. Once activated by you, you will receive alerts whenever there are certain changes in your credit files that could indicate a possible issue.

Enhanced Identity Theft Consultation and Restoration. Licensed Investigators, who understand the problems surrounding identity theft, are available to listen, to answer your questions, and to offer their expertise regarding any concerns you may have. And should you believe that you have been a victim of identity theft, your investigator will help you take steps to address the issue.

Next Steps



Your membership number is: <<MEMBERSHIPNUMBER>>



1. Go to www.idintegrity.com to start your credit monitoring

Please be prepared to provide your membership number. Instructions are provided online.



If you would prefer to receive your alerts through the mail instead of online, fill out the enclosed *Consumer Credit Report and Credit Monitoring Authorization Form* and return it in the enclosed postage-paid envelope.



2. Call 1-877-309-9838 if you need help or have questions

8 a.m. to 5 p.m. (Central Time), Monday through Friday

Kroll representatives are ready to help you.

To receive credit monitoring, you must be over the age of 18, 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.

This service is provided at no cost to you; no method of payment will be collected during enrollment and there is no need to cancel. We apologize for any inconvenience and urge you to enroll today.

What you can do to protect yourself.

Whether or not you take advantage of this free service, we strongly encourage you to review the information provided in this letter for some additional steps that you can take:

Remain vigilant for incidents of fraud and identity theft. Carefully review your credit reports and other account statements. If you discover unauthorized or suspicious activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions. In addition, you may contact the Federal Trade Commission ("FTC") or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC's web site, at www.consumer.gov/idtheft, call the FTC, at (877) IDTHEFT (438-4338), or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit reports. You can periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax

(800) 525-6285

P.O. Box 740241

Atlanta, GA 30374-0241

www.equifax.com

Experian

(888) 397-3742

P.O. Box 9532

Allen, TX 75013

www.experian.com

TransUnion

(800) 680-7289

Fraud Victim Assistance Division

P.O. Box 6790

Fullerton, CA 92834-6790

www.transunion.com.

Fraud alerts and security freezes. You can obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. In addition, you can contact the nationwide credit reporting agencies regarding if and how you may place a security freeze on your credit report to prohibit a credit reporting agency from releasing information from your credit report without your prior written authorization.

What should I do if I have any questions or feel I have an identity theft issue?

Please know that we take the security of your personal information seriously and are committed to minimizing the risks associated with this issue. The security of your information is important to us and we maintain safeguards to protect your information. Again, we sincerely apologize for this incident and regret any inconvenience it may cause you.

If you have any questions or concerns, please do not hesitate to contact us. We have arranged for Kroll Advisory Solutions to be available, on our behalf, to answer questions that you may have or to help in any way that we possibly can. *Please have your membership number ready* and call **1-877-309-9838**, 8 a.m. to 5 p.m. (Central Time), Monday through Friday. Kroll's Licensed Investigators are standing by to answer your questions or help you with concerns you may have.

Sincerely,

Paymast'r Services

U.S. State Notification Requirements

For residents of Iowa: You may contact local law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. You can contact the Iowa Attorney General at:

Office of the Attorney General
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowa.gov/government/ag

For residents of Maryland: You may obtain information about avoiding identity theft from the FTC or the Maryland Attorney General's Office. These offices can be reached at:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) IDTHEFT (438-4338) http://www.ftc.gov/idtheft/	Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 (888) 743-0023 www.oag.state.md.us
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For residents of North Carolina: You may obtain information about preventing identity theft from the FTC or the North Carolina Attorney General's Office. These offices can be reached at:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) IDTHEFT (438-4338) www.consumer.gov/idtheft	North Carolina Department of Justice Attorney General Roy Cooper 9001 Mail Service Center Raleigh, NC 27699-9001 (877) 566-7226 http://www.ncdoj.com
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For residents of Massachusetts: If you are a victim of identity theft, you have a right to obtain a police report. You also have the right to place a security freeze on your credit report by contacting any of the reporting agencies listed 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.