



ACE CASH EXPRESS®

ACE Cash Express, Inc.  
1231 Greenway Drive, Suite 600  
Irving, TX 75038

December 14, 2018

##E2809-L02-0123456 0001 00000001 \*\*\*\*\*MIXED AADC 159

SAMPLE A SAMPLE - CA

APT 1A

123 ANY ST

ANYTOWN, US 12345-6789



### Notice of Data Breach

Dear Sample A Sample:

ACE Cash Express, Inc. (“ACE”) recognizes the importance of protecting the privacy of personal information. ACE is writing to inform you that we recently identified a security incident that may have involved some of your personal information. This notice explains the incident, measures we have taken, and some steps you can take in response.

#### *What Happened?*

On November 16, 2018, ACE discovered that an unauthorized person attempted to access ACE customer accounts through our ACE Cash Express Mobile Loans application (“ACE Loan App”) with usernames and passwords obtained from a third-party source. There is no indication that the usernames and passwords were obtained as a result of an incident at ACE. Upon discovering this, we immediately launched an investigation and engaged a leading cyber security firm to assist us. The investigation determined that between October 27, 2018 and November 16, 2018, an unauthorized person may have accessed your ACE Loan App account and the information contained in your account.

#### *What Information Was Involved?*

The unauthorized person may have accessed the information contained in your ACE Loan App account, including your name, address, telephone number, email address, bank account number, Social Security number, and employment information. Although Social Security numbers are masked when a user views this information through the ACE Loan App, the unmasked data may have been accessible to the unauthorized person.

#### *What We Are Doing*

We have reset your password to your ACE Loan App and online account. To create a new password, you will need to click on the “Forgot login info?” link on the login page of the ACE Loan App or on the login page of the ACE website and follow the instructions. If you use the same previous username and password for any other account, we recommend that you change your password there as well. As a precaution, **ACE is offering you a complimentary one-year membership of Experian’s® IdentityWorks<sup>SM</sup> Credit 3B.**

0123456



This product provides you with identity detection and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. ACE regrets this incident occurred and apologizes for any inconvenience. To help prevent this type of incident from happening in the future, ACE has implemented, and is continuing to implement, numerous security enhancements, including further strengthening security around access to accounts.

*What You Can Do*

We want to make you aware of the incident and let you know that we take this seriously. **For more information on IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, as well as some additional steps you can take in response, please see the additional information provided in the following pages.**

*For More Information*

If you have questions, please call (877) 890-9284 Monday through Friday between the hours of 8:00 a.m. and 8:00 p.m. C.T.

Sincerely,

A handwritten signature in black ink that reads "Lisa Canada". The signature is written in a cursive, flowing style.

Lisa Canada  
Chief Information Officer

## Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. **ENROLL** by: **MM/DD/YYYY** (Your code will not work after this date.)
2. **VISIT** the **Experian IdentityWorks website** to enroll: **www.experianidworks.com/3bcredit**
3. **PROVIDE** the **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) 890-9284** by **MM/DD/YYYY**. Be prepared to provide engagement number **ENGAGEMENT** as proof of eligibility for the identity restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:**

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files 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.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **(877) 890-9284**. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

0123456



### **Additional Steps You Can Take**

Even if you choose not to take advantage of this complimentary credit monitoring service, we remind you to remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. If you detect any unauthorized activity on financial accounts, you should immediately contact your financial institution. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

*Experian*, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742

*TransUnion*, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-916-8800

*Equifax*, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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