

<<MemberFirstName>> <<MemberLastName>> <<NameSuffix>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip Code>> <<Date>> (Format: Month Day, Year)

## Dear <<MemberFirstName>> <<MemberLastName>>,

We are writing to tell you about a data security incident that may have exposed some of your personal information. We take the protection and proper use of your information very seriously. That is why we are contacting you directly to let you know how we are protecting you personally. Our company is founded on a commitment to absolute customer service, satisfaction, and integrity therefore this is a very difficult letter for us to write and we sincerely apologize for any inconvenience or concern this may cause you.

#### What Happened?

On April 30, 2015, we detected a system intrusion that occurred on April 25, 2015. Your personal information may have been disclosed which included name, address, email and encrypted password. We immediately implemented procedures to protect all data and prevent unauthorized access and requested an investigation with authorities.

After a detailed review of our shopping cart system, on May 14, 2015, it was further discovered that malware (malicious computer code) had been installed on our server checkout page at our company website, finfunmermaid.com, by an unauthorized individual or entity, which compromised customer data and payment details. According to our records, you made a payment card purchase during the time our site was vulnerable, so we believe your information may be at risk.

The payment card data that we discovered was comprised of customer name, address, email, password, credit card account number, card expiration date, and security code.

Our site is now secure and enhanced security measures have been implemented to prevent similar attempts in the future. We have engaged cyber security experts to commence an investigation. We have contacted the FBI and are working with authorities. We are providing this notice so that you can take steps to help protect your information from unauthorized use, such as the steps detailed in the enclosed state notification requirements.

### What Are We Doing To Protect You?

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide **identity theft protection at no cost to you for one year**. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data.

**Your identity theft protection services include** Credit Monitoring and Identity Theft Consultation and Restoration. Additional information describing your services is included with this letter.

Visit <<IDMonitoringURL>> and follow the online instructions to take advantage of your Identity Theft Protection Services. Membership Number: <<Member ID>>

### What Should You Do If You Have Any Questions Or Feel You Have An Identity Theft Issue?

Call 1-???-????, 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. *Please have your membership number ready.* 

We deeply regret that this has happened. We trust that the quality and reliability of the services we are offering to you demonstrate our continued commitment to your security and satisfaction.

Sincerely,

Eric Browning

Eric Browning Blue Spring Partners dba Fin Fun

<< IDMonitoringURL>> is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari.

To receive credit services, you must be over the age of 18 and 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. To receive credit services by mail instead of online, please call 1-???-????.



# Take Advantage of Your Identity Theft Protection Services

You've been provided with access to services from Kroll, a global leader in risk mitigation. Over the past 14 years, Kroll has provided data breach response services for cases impacting more than 100 million individuals including personal consultation to more than 180,000 consumers and worked some 8,000 confirmed identity theft cases. When you need assistance, rest assured that your services are backed by an expert team who can answer any question you may have.

## The following services are included in your **Credit Monitoring** package:



Kroll employs a team of experienced licensed investigators to provide you with expert, one-on-one assistance:

**Consultation:** You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes best practice tips to assist in ongoing protection, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

**Restoration:** Kroll's restoration services are the most comprehensive of any provider. Should you become a victim of identity theft, a dedicated licensed investigator can work on your behalf to resolve related issues. The investigator does more than shoulder the bulk of the recovery; they can dig deep to uncover all aspects of the theft, and then work with creditors, collection agencies, utilities, government entities, and more ... to resolve it.



**Credit Monitoring:** Credit monitoring can be a key tool in detecting early warning signs of identity theft. You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft. You'll also receive "no activity" notices if there have been no changes to your data.

## How to Take Advantage of Your Identity Theft Protection Services

## Visit kroll.idMonitoringService.com and follow the online instructions to take advantage of your identity theft protection services.

You can view your services at any time by logging onto Kroll's identity protection website. When you enroll, be prepared to provide the membership number included with the accompanying letter.

### Help is only a phone call away.

If you have a question, need assistance, or feel you may be a victim of identity theft, call Kroll at the toll-free number provided in the accompanying letter, and ask to speak with an investigator.

Take advantage of this no-cost opportunity and let the experts at Kroll help you assess your situation and safeguard your identity.

## **State Notification Requirements**

#### All States.

You may obtain a copy of your credit report or request information on how to place a fraud alert or security freeze by contacting any of the national credit bureaus below. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

Equifax	Experian	TransUnion
P.O. Box 740241	P.O. Box 2104	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
1-800-685-1111	1-888-397-3742	1-800-888-4213
www.equifax.com	www.experian.com	www.transunion.com

#### For residents of Massachusetts.

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

#### For residents of Massachusetts and West Virginia.

You also have the right to place a security freeze on your credit report by contacting any of the credit bureaus listed at 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.

## For residents of Iowa, Maryland, Michigan, Missouri, North Carolina, Oregon, and West Virginia.

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account.

#### For residents of lowa.

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

#### For residents of Oregon.

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

#### For residents of Illinois, Maryland and North Carolina.

You can obtain information from the Federal Trade Commission, and for residents of Maryland and North Carolina, from your respective state Office of the Attorney General, about steps you can take toward preventing identity theft.

Federal Trade Commission

Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-IDTHEFT (438-4338)

www.ftc.gov/bcp/edu/microsites/idtheft/

Maryland Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 1-888-743-0023 www.oag.state.md.us North Carolina Office of the Attorney General Consumer Protection Division 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-566-7226 www.ncdoj.com