



March ____, 2018

[NAME]
[ADDRESS]

Re: Notice Of Data Breach

Dear [NAME],

At Funding Circle, we take the privacy and information security of our customers very seriously. We want to share with you details of a security incident that one of our data vendors recently experienced that may impact Funding Circle data.

What Happened

On March 3, 2018, a data vendor notified Funding Circle of a security incident whereby unauthorized third parties accessed the email accounts hosted in Microsoft Office 365 of a limited number of the data vendor's employees. Based on information provided by law enforcement, the data vendor identified the malicious activity in November 2017, and determined that Funding Circle data was included in one of the impacted email accounts on February 20, 2018.

What Information Was Involved

Funding Circle has reviewed the data in the vulnerable email accounts, and has determined that your name, address, phone number, and social security number was amongst the data that may have been accessed. The data vendor has not been able to determine whether your data was actually accessed, and does not believe that Funding Circle or its customers were the target of this security incident.

What We Are Doing

Funding Circle has been in contact with the data vendor about this incident and has received assurances that the data vendor has subsequently taken steps to enhance its account security, including the installation of multi-factor authentication on internal email accounts, implementation of a stricter password policy, and integration of enhanced threat monitoring procedures. In addition, the data vendor retained a leading cybersecurity forensics firm to conduct a full investigation, and notified federal law enforcement of the incident.

What You Can Do

We wanted to use this opportunity to share some additional information and resources about data security and protection. Consumers should always be proactive about monitoring their financial accounts and credit reports for any suspicious activity. To learn more about how to access a free copy of your credit report or

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4th Floor
San Francisco, CA 94111

T: (855) 385-5356

www.fundingcircle.com



how to enroll in complimentary, 12-month credit monitoring with ID Experts®, please review the additional resources enclosed in this letter.

For More Information About Additional Resources About Data Security & Protection

HOW TO ORDER A FREE COPY OF YOUR CREDIT REPORT

All consumers are entitled to one free copy of their credit report every 12 months from each of the three nationwide credit reporting companies. To order your free credit report, visit www.annualcreditreport.com, call toll-free 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.

A credit report includes information on where you live, how you pay your bills, and whether you've been sued or have filed for bankruptcy. The three nationwide consumer reporting agencies who collect this data are listed below.

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

It's important to review a copy of your credit report regularly to ensure the information is accurate, complete, and up-to-date. This is particularly important to do before you apply for a loan for a major purchase like a house or car, buy insurance, or apply for a job – and to help guard against fraud and identity theft. For more information on credit reports, including how to dispute errors or inaccuracies on credit reports, please visit www.consumer.ftc.gov.

HOW TO ACCESS FREE CREDIT MONITORING AND IDENTITY PROTECTION FOR 12 MONTHS

While D&B does not believe that Funding Circle or its customers were the target of its security incident, we continue to take the privacy and information security of our customers incredibly seriously. For this reason, we would like to offer you complimentary identity protection and credit monitoring services for the next 12 months. Please read the Enrollment Instructions below for details about how to take advantage of this service.

Enrollment Instructions

You will need to reference the following access code when calling or enrolling for MyIDCare on the ID Experts® website, so please do not discard this letter.

Your Access Code: [access code]

1. Website and Enrollment. Go to www.idexpertscorp.com/protect and follow the instructions for enrollment using your Access Code provided above. Once you have completed your enrollment, you will receive a welcome letter by email (or by mail if you do not provide an email address when you sign up). The



welcome letter will direct you to the exclusive MyIDCare Member Website where you will find other valuable educational information. Please note the deadline to enroll is July 22, 2018.

2. Telephone. To enroll in MyIDCare by telephone, please call 1-866-329-9984.

3. Activate the credit monitoring provided as part of your MyIDCare membership, which is paid for by Funding Circle. Credit and CyberScan monitoring are included in the membership, but you must personally activate it for it to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, MyIDCare will be able to assist you.

For any other questions, please don't hesitate to contact us toll-free at (855) 385-5356 or by email at securityupdate@fundingcircle.com.

Sincerely,

Sam Hodges
Co-founder
Funding Circle USA, Inc.