



[Recipient Name]
[Recipient Address 1]
[Recipient Address 2]

January __, 2013

RE: **Your [Card Brand] card ending in [XXXX]**

Dear _____:

On approximately December 13, 2012, Centric Group, L.L.C. learned that certain [Card Brand] credit card information that you provided to purchase items on our website (www.accesscatalog.com), including name, credit or debit card number, expiration date and card verification code, may have been accessed without authorization by a third party, beginning in August 2010.

We are sending you this letter as a cautionary measure, so that you can be proactive in monitoring your credit card statements. **Please review your credit card statements and contact your issuing financial institution by calling the phone number printed on the back of your card in the event you find any unauthorized transactions.**

Centric Group sincerely regrets this incident, and has aggressively pursued a thorough and comprehensive investigation. We have moved payment processes for this website to an alternate, more secure environment. We are working with a forensic investigator to resolve the issue and we are working with the payment card brands to monitor and help prevent unauthorized transactions. We also have put in place other updated measures to prevent this from happening again.

We have set up a special hotline at 800-416-4601 which you can call between 9AM to 5PM (Central Standard Time) for further information and assistance regarding this letter. Additionally, we have included information on steps you can take to further protect your information on the back page of this letter.

Centric Group takes this matter very seriously and deeply regrets any inconvenience or concern that this matter may cause you.

Sincerely,

Centric Group, L.L.C.

Steps You Can Take To Further Protect Your Information

- **Review Your Account Statements**

As a precautionary measure, we recommend that you review your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, or the Federal Trade Commission.

- **Credit Report Monitoring**

Because personal information such as addresses or Social Security Numbers were not involved, identity theft is not a significant risk from this incident. However, as good practice, you may want to regularly monitor your credit report. You may obtain a free copy of your credit report from each of the 3 major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <http://www.ftc.gov/bcp/menus/consumer/credit/rights/shtm>. Or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies shown below.

Equifax (800) 685-1111 www.equifax.com P.O. Box 740241 Atlanta, GA 30374	Experian (888) 397-3742 www.experian.com 535 Anton Blvd., Suite 100 Costa Mesa, CA 92626	TransUnion (800) 916-8800 www.transunion.com P.O. Box 6790 Fullerton, CA 92834
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- **Additional Free Resources on Identity Theft**

You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit <http://www.ftc.gov/idtheft> or call 1-877-ID-THEFT (877-438-4338). **Maryland residents** may also wish to review information provided by the Maryland Attorney General on how to avoid identity theft at <http://www.oag.state.md.us/idtheft>, or by sending an email to idtheft@oag.state.md.us, or calling 410-576-6491.

- **Fraud Alert**

You may consider placing a fraud alert on your credit report. This fraud alert statement informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

- **Security Freeze**

In some U.S. states, you have the right to put a security freeze on your credit file. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. Additionally, if you request a security freeze from a consumer reporting agency there may be a fee up to \$10 to place, lift, or remove the security freeze; however, this fee may be less in certain states (in MA, up to \$5). In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement. You must separately place a security freeze on your credit file with each credit reporting agency.