



Return Mail Processing
 PO Box 589
 Claysburg, PA 16625-0589

August 21, 2020

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SAMPLE A SAMPLE
 APT 123
 123 ANY ST
 ANYTOWN, US 12345-6789



Notice of Data Breach

Dear Sample A Sample:

Cetera Financial Group, Inc. is committed to protecting the confidentiality and security of personal information. We are writing to inform you about an incident that may involve some of your information. This notice explains the incident, measures we have taken and some steps you can take in response.

What Happened

On April 6, 2020, an unauthorized person accessed an employee’s email account. We detected the unauthorized access immediately and within five minutes secured the account, reset passwords, and initiated an investigation. Our investigation was unable to confirm that no emails or attachments were viewed by the unauthorized person.

What Information Was Involved

Out of an abundance of caution, we reviewed the entire contents of the email account. On June 26, 2020, we determined that emails or attachments in the account contained some of your personal information, including your name, [Extra2].

What We Are Doing

Although to date we have no evidence that your information has been misused, as a precaution we are notifying you about the incident and we assure you that we take this incident very seriously. We are also offering you a complimentary one-year membership in Experian’s® IdentityWorksSM. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft.

What You Can Do

We encourage you to take advantage of identity theft protection services being offered. IdentityWorks is completely free to you and enrolling in this program will not hurt your credit score. For more information on IdentityWorks, including instructions on how to activate your complimentary one-year membership, as well as some additional steps you can take to help protect yourself, please see the additional information provided with this letter.

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For More Information

We sincerely regret that this occurred and apologize for any inconvenience or concern. To further protect against a similar incident in the future, we are continuing to implement additional security measures and to train and educate our employees on information security and data protection. If you have any questions, please call (855) 896-4454, Monday – Friday 6:00 a.m. through 8:00 p.m. PST and Saturday/Sunday 8:00 a.m. through 5:00 p.m. PST.

Sincerely,

Joseph Neary

Joseph Neary
Chief Risk Officer

Additional details regarding your 12-MONTH EXPERIAN IDENTITYWORKS Membership

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorksSM as a complimentary one-year membership. This product provides you with identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by**: October 30, 2020 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/credit
- Provide your **activation code**: ABCDEFGHI

If you have questions about the product, need assistance with identity or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (855) 896-4454 by October 30, 2020. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the identity restoration services by Experian.

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

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents 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.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

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

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



Additional Steps You Can Take

Even if you choose not to take advantage of this free credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity over the next 12 to 24 months.

You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies once every 12 months. To order your credit report, please visit www.annualcreditreport.com or call toll free at 877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

Equifax

P.O. Box 740241
Atlanta, GA 30374
www.equifax.com
(800) 685-1111

Experian

P.O. Box 2002
Allen, TX 75013
www.experian.com
(888) (888) 397-3742

TransUnion

P.O. Box 2000
Chester, PA 19016
www.transunion.com
(800) 680-7289

If you believe that you are the victim of identity theft or have reason to believe that your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Office of the Attorney General in your home state. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov/idtheft
1-877-438-4338

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.