



C/O ID Experts
PO Box 10444
Dublin, Ohio 43017-4044

<<FirstName>> <<LastName>>
<<Address1>><<Address2>>
<<City>>, <<State>> <<Zip>>

To Enroll, Please Call:

866-680-8659

Or Visit:

www.idexpertscorp.com/protect

Enrollment Code: [XXXXXXXXXX]

<<Date>>

Dear <<FirstName>> <<LastName>>,

What Happened

Early on July 21, 2017, there was a break-in at locked corporate facility for Cheddar's Scratch Kitchen in Texas that resulted in the theft of several laptops and a hard drive containing personal some team members' personal information and very limited guest information. The incident was promptly reported to the police and their investigation is ongoing.

What Information Was Involved

While the investigation continues, our current understanding is that the personal information that may have been involved in the incident likely includes your Social Security number; contact information, such as your name, address, email address, and telephone number; other employment-related information and limited guest information, if applicable. In some cases, a photocopy of your ID may have been included. We regret that your personal information may be affected.

What We Are Doing

Upon learning of the incident, we immediately contacted law enforcement, and we are cooperating in the investigation of this illegal activity. In addition, we are taking steps to review security practices in order to help prevent this type of incident from occurring again. Privacy and security are responsibilities that we take seriously.

What You Can Do

To help protect you, we are offering identity theft protection services through ID Experts® to provide you with MyIDCare™ at no cost to you. The following MyIDCare™ identity protection services are available as of the date of this notice, and you have until [Enrollment Deadline] to sign up for a 12-month membership.

- **ID Experts Credit Monitoring**: This service includes monitoring through Experian credit bureau for changes to your credit file such as new credit inquires, new accounts opened, delinquent payments, improvements in the member's credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities that might affect your credit record.
- **ID Experts Identity Theft Insurance**: Identity theft insurance will reimburse you for expenses associated with restoring your identity should you become a victim of identity theft. If your identity is compromised, the policy provides coverage for up to \$1 million, with no deductible, from an A.M. Best "A-rated" carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.

- **ID Experts Fully Managed Identity Recovery:** ID Experts' fully-managed recovery service provides you with recovery and restoration for identity theft issues such as (but not limited to): Account Creation, Criminal ID Theft, Medical Fraud, Account Takeover, Rental Application, Tax Fraud, Benefit Fraud, Online Auction Fraud and Utility Creation. This service includes complete triage processes if you report suspicious activity, a personally assigned IDCare Specialist to fully manage recovery and restoration for your case, and expert guidance provided if you have questions about id theft and protective measures.

To enroll in the services, you will need to provide your personal information to ID Experts. You may sign up online at www.idexpertscorp.com/protect or by calling ID Experts at 866-680-8659, Monday through Friday from 8 am - 8 pm Eastern Time. You will need to reference the enrollment code at the top of this notice, when calling or enrolling on the website, so please do not discard this letter.

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 ID Experts' Member Website where you will find other valuable educational information. Please note that additional steps may be required by you in order to activate monitoring options.

If you have enrolled with ID Experts and identify or are alerted to any suspicious items on your credit report, please contact ID Experts immediately by calling or by visiting the ID Experts' Member Website and file a theft report. If you file a theft report with ID Experts, you will be contacted by a member of the Recovery Department who will help you determine the cause of the suspicious items. In the unlikely event that you experience identity theft as a consequence of this incident, you will be assigned an ID Experts Recovery Advocate who will work on your behalf to identify, stop and reverse the damage quickly.

Even if you choose not to enroll in the services, we recommend that you remain vigilant and take steps to protect yourself from identity theft by reviewing your account statements and by checking your credit report from one or more of the national credit reporting agencies periodically. You are entitled to obtain a free annual credit report from each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion. To do so, please go to www.annualcreditreport.com or call 1-877-322-8228. If you notice any suspicious activity, you should promptly report such activity to the proper law enforcement agencies.

If you have a Social Security number that was involved, we recommend that you place a fraud alert on your credit files. You may add a fraud alert to your credit report file to make it more difficult for someone to get credit in your name by requiring creditors to follow certain procedures. It may also delay your ability to obtain credit. No one is allowed to place a fraud alert on your credit report except you, so if you elect to do so, please follow the instructions below to place the alert. To place a fraud alert on your file, contact one of the three nationwide credit reporting agencies; the first agency that processes your fraud alert will notify the others to do so as well. You may also add a security freeze to your credit report file to prohibit a credit reporting agency from releasing information from your credit report without your prior written authorization. In some cases, agencies may charge a fee to place or remove such a freeze.

Equifax

800.525.6285
P.O. Box 740241
Atlanta, GA 30374
www.equifax.com

Experian

888.397.3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

TransUnion

800.680.7289
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834
www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report, and promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC").

You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

Federal Trade Commission, Consumer Response Center

600 Pennsylvania Avenue, NW, Washington, DC 20580,
1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Maryland Residents

Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

North Carolina Residents

Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.com/, Telephone: 1-919-716-6400.

For More Information

If you have any questions, please contact us at 866-680-8659.

Sincerely,

Cheddar's Scratch Kitchen