Marketplace Handwork of India
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998

MARKETPLACE
Handwork of India

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[redacted]

September 11, 2023

RE: Notice of Data Breach

Dear [redacted] :

MarketPlace: Handwork of India ("MarketPlace India") is writing to notify you of a data security incident that impacted our third-party e-commerce platform, CommerceV3, that may have involved your personal information, including your payment card information. We take the privacy of information in our care seriously, and while we have no evidence to suggest that any information was misused, in an abundance of caution, we are providing you information about the incident, our response, and steps you can take to help protect your information.

Who are MarketPlace India and CommerceV3: MarketPlace India is an innovative fair trade, not-for-profit organization increasing economic opportunities for low-income women in India. MarketPlace India's online store is hosted with CommerceV3, an e-commerce platform, who collects payment card information on behalf of MarketPlace India when customers order through the website.

What Happened: CommerceV3 learned that an unauthorized party obtained access to its systems between November 24, 2021 and December 14, 2022. Immediately upon learning of this issue, CommerceV3 conducted a thorough forensic investigation alongside third-party cybersecurity experts to determine whether any cardholder data was compromised as a result of the incident. CommerceV3 also worked alongside the major card brands and banks during this investigation. On June 6, 2023, CommerceV3 notified MarketPlace India that it had identified potentially impacted customers. Immediately thereafter, we worked diligently with our credit card processor to begin an in-depth review of our internal records to determine the extent and nature of the impacted information. On July 31, 2023, we determined that a limited amount of our customers' personal information may have been accessed by an unauthorized third party in connection with this incident.

What Information was Involved: The potentially impacted information may include your name, email address, billing address, payment card number, payment card expiration date, and security code.

What Are We Doing: We have taken the steps necessary to address the incident and is committed to fully protecting all of the information entrusted to us. It is important to note the incident has occurred within a third-party application and does not pose security risks to our network environment. However, in response to this incident, we have implemented additional security measures within its network and facilities, and is reviewing its current policies and procedures related to data security.

As an additional safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service for twelve (12) months through Cyberscout. Due to privacy laws, we cannot register you directly. Additional information regarding how to enroll in the complimentary credit monitoring service is enclosed.

What You Can Do: In addition to enrolling in the complimentary credit monitoring service detailed within, we recommend that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on any of your accounts, please promptly change your password and take additional steps to protect your account,

and notify your financial institution or company if applicable. Additionally, please report any suspicious incidents to local law enforcement and/or your State Attorney General. We have provided additional information below, which contains more information about steps you can take to protect yourself against fraud and identity theft.

For More Information: Should you have questions or concerns regarding this matter, please do not hesitate to contact us at 1-833-961-7183 from 8:00 am to 8:00 pm, Monday through Friday, excluding holidays, or write us at 1327 Greenleaf St., Evanston, IL 60202.

We take the security of information entrusted to our care very seriously. While it is regrettable this incident occurred, please be assured we are taking appropriate actions to rectify the situation and prevent such incidents in the future.

Sincerely,

MarketPlace Handwork of India

STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Enroll in Credit Monitoring

In response to the incident, we are providing you with access to Single Bureau Credit Monitoring services at no charge. These services provide you with alerts for [redacted] months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring services at no charge, please log on to **https://secure.identityforce.com/benefit/marketplace** and follow the instructions provided. When prompted please provide the following unique code to receive services: [redacted] In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday, excluding holidays. Please call the help line 1-833-961-7183 and supply the fraud specialist with your unique code listed above.

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Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1-800-680-7289 www.transunion.com **TransUnion Fraud Alert** P.O. Box 2000 Chester, PA 19016-2000 **TransUnion Credit Freeze** P.O. Box 160 Woodlyn, PA 19094	**Experian** 1-888-397-3742 www.experian.com **Experian Fraud Alert** P.O. Box 9554 Allen, TX 75013 **Experian Credit Freeze** P.O. Box 9554 Allen, TX 75013	**Equifax** 1-888-298-0045 www.equifax.com **Equifax Fraud Alert** P.O. Box 105069 Atlanta, GA 30348-5069 **Equifax Credit Freeze** P.O. Box 105788 Atlanta, GA 30348-5788

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For Maryland residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and https://www.marylandattorneygeneral.gov/.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or https://ag.ny.gov.

For North Carolina residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 44 residents of Rhode Island impacted by this incident.

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 400 6th Street NW, Washington, D.C. 20001; 202-442-9828, and https://oag.dc.gov/consumer-protection.