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SAMPLE A SAMPLE - L01 CA
PARENT OR GUARDIAN OF/TO THE ESTATE OF



[COMPANY]

APT ABC

123 ANY STREET

ANYTOWN, ST 12345-6789



NOTICE OF DATA BREACH

Dear Sample A. Sample,

We are writing to let you know about an incident that affected some of your personal information. While we do not believe this incident poses a risk of identity theft or financial harm to you, we are notifying you to explain the circumstances as we understand them and to make you aware of the steps we have taken in response to the incident.

What Happened?

As a financial services company, we work with vendors to help provide you with your BrightWay credit card, issued by WebBank. These vendors often provide similar services to other financial services companies. We were recently informed by one of our vendors that, in August 2022, they accidentally shared credit card transactions reports containing BrightWay credit card information with other financial institution clients. The unintended recipients were notified of the misdirected reports and were required by this vendor to destroy the information they received in error.

What Information May Have Been Involved?

The information involved in the misdirected reports includes cardholder names, credit card numbers, and Social Security numbers.

What We Are Doing

Upon learning of the incident, we worked with the vendor to understand the nature and scope of the incident and confirmed that the vendor has requested that your information be deleted by the unintended financial institution recipients. We also confirmed that the vendor resolved the root cause of the misdirected reports on the same day that the incident was identified, which it told us was a software coding error.

What You Can Do

We encourage you to always remain vigilant for any suspicious activity related to your financial accounts. Please refer to the enclosure entitled "Additional Ways to Protect Your Identity" for additional tips on protecting yourself against fraud and identity theft.



For More Information

We take the security of your information very seriously and regret any inconvenience or concern. Should you have questions, please contact us at (888) 864-0332 during the hours of 8 a.m. to 5 p.m. Central Time.

Sincerely,

OneMain Financial Group, LLC

Important Notice

Additional Ways to Protect Your Identity: Important Identity Theft Information

You may wish to take additional steps to protect your identity. Here are some we suggest you consider:

Reviewing Your Accounts and Credit Reports

As part of staying vigilant, you should regularly review your account statements, and periodically obtain your credit report from one or more of the three national credit reporting companies. Those companies are:

| | | | |
|------------|--|----------------|--------------------|
| Equifax | Equifax Information Services LLC P.O. Box 740241 Atlanta, GA 30374 | 1-800-525-6285 | www.equifax.com |
| Experian | Experian Inc. P.O. Box 9554 Allen, TX 75013 | 1-888-397-3742 | www.experian.com |
| TransUnion | TransUnion LLC P.O. Box 2000 Chester, PA 19016 | 1-800-680-7289 | www.transunion.com |

You can obtain your credit report from each of those companies for free once every 12 months. Free reports are available online at www.annualcreditreport.com. You may also obtain a free report by calling toll free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. If you do not have any free credit reports left, you can still purchase a copy of your credit report by contacting one or more of the three credit reporting companies listed above.

Placing a Fraud Alert

A fraud alert tells lenders that they should verify your identification before they extend credit in your name. Each of the three nationwide credit reporting companies can place a fraud alert on your credit report.

If you wish to place a fraud alert, contact any one of the three credit reporting companies listed above. As soon as one company confirms your fraud alert, the others are notified to place fraud alerts as well.

Requesting a Security Freeze on Your Credit Report

A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Placing, lifting, or removing a security freeze is free of charge.

If you wish to place a security freeze on your credit report, you must do so separately at each credit reporting company. The credit reporting companies do not notify each other about security freezes.

Please be aware that while a security freeze is in effect, it may delay, interfere with, or prevent the timely approval of any request you make for new credit, loans, mortgages, employment, housing or other services that require a credit check. If you want to allow a credit check for those or other purposes, you will have to lift the security freeze by contacting each credit reporting company. Each credit reporting

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agency will provide you a PIN number or a password when you place a security freeze. You will need that PIN or password to lift the freeze, and should be careful to record it somewhere secure.

Suggestions if You Are a Victim of Identity Theft

If you find suspicious activity on your accounts or credit reports, or have other reason to believe your information is being misused, you should take the following steps:

File a Police Report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.

Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to identity theft victims, including information on fraud alerts and security freezes, and maintains a database of identity theft cases for use by law enforcement agencies. If you file an identity theft complaint with the FTC, your case will be added to that database. You can find more information and file a complaint online at www.IdentityTheft.gov. You can also file a complaint by calling the FTC's toll-free Identity Theft Hotline at 1-877-IDTHEFT (438-4338), or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. You may also wish to obtain a copy of *Identity Theft: A Recovery Plan*, a guide from the FTC to help you guard against and deal with identity theft. It is available online at https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf.

Exercise Your Rights Under the Fair Credit Reporting Act (FCRA). You have certain legal rights under the FCRA. These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have credit reporting companies correct or delete inaccurate, incomplete, or unverifiable information. You can find more information about your rights under the FCRA online at www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf. The laws of your state may provide you with additional rights. Your state's attorney general or consumer protection department may be able to give you more information about your rights under state law.

Keep a record of your contacts. Start a file with copies of your credit reports, police reports, any correspondence, and copies of disputed bills. Keep a log of your conversations with creditors, law enforcement officials, credit reporting companies, and other relevant parties.