

HOLLYWOOD, CALIFORNIA

**GLAMGLOW®**

[Insert date], 2015

[Name]

[Address]

[City], [State] [ZIP]

Dear [Name],

We recently became aware that an unauthorized party accessed the glamglowmud.com website and acquired certain personal information of some of our customers. After learning of the issue, we launched an investigation and retained outside experts to help us understand the nature and scope of the issue. Based on the investigation, we believe the incident occurred between September 19 and September 21, 2014 and May 12 and May 15, 2015. The affected information may have included names; addresses; telephone numbers; payment card numbers, expiration dates and security codes; email addresses; and GlamGlow account passwords.

We regret that this incident may affect you. We take our obligation to safeguard customer personal information very seriously and we are letting you know about this issue so you can take steps to help protect yourself. We promptly took steps to remediate the issue and secure the site. We are revamping our website and ask that you re-register your account with us once the new website is live. We recommend you change your password on any other website on which you use a password that is the same as or similar to your password for the GlamGlow website.

You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at 1-877-322-8228. We encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports. In addition, we have arranged to offer credit monitoring services to affected customers for one year at no cost to them. The enclosed Reference Guide provides information on the credit monitoring services and recommendations by the U.S. Federal Trade Commission on the protection of personal information. If you have any questions regarding this incident, please call 1-800-219-2031 between 9:30 am and 4:30 pm EST, Monday through Friday.

Again, we regret any inconvenience this may cause you.

Sincerely,



**Reinaldo Gonzalez**  
**General Manager**

## Reference Guide

We encourage affected individuals to take the following steps:

**Order Your Free Credit Report.** To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information can't be explained, then you will need to call the creditors involved. Information that can't be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

**Register for Credit Monitoring.** We have arranged with Equifax® to provide services to help you protect your identity and your credit information for one year at no cost to you. If you choose to take advantage of Equifax Credit Watch™ Gold with 3-in-1 Monitoring, Equifax will provide you with a notification of changes to your credit information. Equifax Credit Watch Gold with 3-in-1 Monitoring provides the following key services:

- Credit file monitoring and automated alerts of key changes to your Equifax, Experian and TransUnion credit reports;
- wireless and customizable alerts (available online only);
- one 3-in-1 Credit Report and access to your Equifax Credit Report™;
- up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you;
- 24 by 7 live agent customer service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and to initiate an investigation of inaccurate information; and
- 90-day fraud alert placement with automatic renewal functionality (available online only)

How to Enroll: You can sign up online or over the phone with the following enrollment code:  
**[Insert Credit Monitoring Code].**

<p>To sign up for online delivery go to <a href="http://www.myservices.equifax.com/tri">www.myservices.equifax.com/tri</a></p> <ol style="list-style-type: none"> <li>1. <u>Welcome Page</u>: Enter the enrollment code provided above and click the “Submit” button.</li> <li>2. <u>Register</u>: Complete the form with your name, gender, home address, date of birth, Social Security number and telephone number.</li> <li>3. <u>Create Account</u>: Complete the form with your email address, create a username and password, check the box to accept the Terms of Use and click the “Continue” button.</li> <li>4. <u>Verify ID</u>: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.</li> <li>5. <u>Order Confirmation</u>: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.</li> </ol>	<p>To sign up for U.S. Mail delivery, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via U.S. Mail only.</p> <ol style="list-style-type: none"> <li>1. <u>Activation Code</u>: You will be asked to enter your enrollment code provided above.</li> <li>2. <u>Customer Information</u>: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security number.</li> <li>3. <u>Permissible Purpose</u>: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.</li> <li>4. <u>Order Confirmation</u>: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the U.S. Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity cannot be verified using the information provided). Please allow up to 10 business days to receive this information.</li> </ol>
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**Report Incidents.** If you detect any unauthorized transactions in a financial account, promptly notify your payment card company or financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Place an initial fraud alert.
- Order your credit reports.
- Create an FTC Identity Theft Affidavit by submitting a report about the theft at <http://www.ftc.gov/complaint> or by calling the FTC.
- File a police report about the identity theft and get a copy of the police report or the report number. Bring your FTC Identity Theft Affidavit with you when you file the police report.
- Your Identity Theft Report is your FTC Identity Theft Affidavit plus your police report. You may be able to use your Identity Theft Report to remove fraudulent information from your credit report, prevent companies from refurbishing fraudulent information to a consumer reporting agency, stop a company from collecting a debt that resulted from identity theft, place an extended seven-year fraud alert with consumer reporting agencies, and obtain information from companies about accounts the identity thief opened or misused.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
www.ftc.gov/idtheft/

**Consider Placing a Fraud Alert on Your Credit File.** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

Equifax	Equifax Credit Information Services, Inc. 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 19022-2000	1-800-680-7289	www.transunion.com

**Consider Placing a Security Freeze on Your Credit File.** You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. There may be fees for placing, lifting, and/or removing a security freeze, which generally range from \$5-\$20 per action. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.* For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)

- Proof of your current residential address (such as a current utility bill or account statement)

**For Maryland Residents.** You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at:

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
(888) 743-0023 (toll-free in Maryland)  
(410) 576-6300  
[www.oag.state.md.us](http://www.oag.state.md.us)

**For Massachusetts Residents.** You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may charge you a fee of up to \$5 to place a security freeze on your account, and may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze. There is no charge, however, to place, lift or remove a security freeze if you have been a victim of identity theft and you provide the consumer reporting agencies with a valid police report.

**For North Carolina Residents.** You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. You can contact the North Carolina Attorney General at:

North Carolina Attorney General's Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
(877) 566-7226 (toll-free in North Carolina)  
(919) 716-6400  
[www.ncdoj.gov](http://www.ncdoj.gov)