

July 29, 2022



Dear Fred Higgins,

Mall Services Group LLC dba ChevyMall.com and Mats & Covers has become aware of a data security issue involving the presence of malware on the servers of one of our third-party vendors. This vendor provides the shopping cart and payment processing functionality for various companies' e-commerce sites, including ours. The vendor has confirmed that the malware was removed, and additional steps were taken to block the unauthorized activity. We are reaching out as our customers are a top priority, and we take the protection of your information very seriously. Below is additional information about what happened, what the vendor did in response, and what steps you can take to further protect your information.

What Happened?

In early February 2022, the vendor was notified by another customer that malware had been identified on a server hosting that customer's website. The vendor quickly commenced an investigation and identified and removed malware found on servers that hosted certain customers' e-commerce sites, including ChevyMall.com.

The vendor retained data security experts to conduct a thorough investigation of the incident's nature and scope and assist in the vendor's containment and remediation efforts. Based on the investigation, the vendor has informed us that the payment card information of individuals who used a card on our site between September 18, 2020, and February 3, 2022, may have been acquired by an unauthorized party.

What Information Was Involved?

The malware was designed to capture information entered into the checkout page, including first and last name, payment card number, expiration date, security code, billing address, gift certificate number (if applicable), and transaction details (such as product type, price and quantity).

What We Are Doing

As indicated above, after becoming aware of the issue, the vendor took immediate steps to identify and remove the malware and block further unauthorized activity. The vendor promptly launched an extensive investigation with the assistance of data security experts to determine the timeframes of exposure for each of the vendor's affected customers and to identify impacted cardholders. The vendor also notified federal law enforcement authorities and has been coordinating with the payment card companies to protect affected cardholders.

What You Can Do

Please consider the following recommendations:

- **Review Your Account Statements.** We encourage you to remain vigilant by reviewing your account statements. If you believe there is an unauthorized charge on your card, please contact your financial institution or card issuer immediately. The payment card brands' policies provide that cardholders have zero liability for unauthorized charges that are reported in a timely manner. Please contact your card brand or issuing bank for more information about the policy that applies to you.
- **Order a Credit Report.** 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 or call toll-free at 1-877-322-8228.
- **Review the Reference Guide.** The attached Reference Guide provides additional recommendations on the protection of personal information.

For More Information

If you have any questions about this issue, please contact us via our help desk help@chevymall.com. We hope this information is useful to you, and we sincerely regret any inconvenience or concern this may cause our customers.

Regards,

Fred Higgins
Customer Service

Reference Guide

Order A Free Credit Report. To order your free credit report, visit 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's") website at www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide 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 have not 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 cannot be explained, then you will need to call the creditors involved. Information that cannot be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

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:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For streamlined checklists and sample letters to help guide you through the recovery process, please visit <https://www.identitytheft.gov/>.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

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)
Identity Theft | Consumer Advice <http://ftc.gov>

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 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

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. Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually. There is no charge to place or lift a security freeze. 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 Iowa Residents. You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft.

This office can be reached at:

Office of the Attorney General of Iowa

Hoover State Office Building

1305 E. Walnut Street Des Moines, IA 50319

(515) 281-5164 www.iowaattorneygeneral.gov

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.marylandattorneygeneral.gov

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 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 to place a security freeze on your account.

For New Mexico Residents. You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov

For New York Residents. You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and tips on how to protect your privacy online.

You can contact the New York State Office of the Attorney General at:
Office of the Attorney General

The Capitol

Albany, NY 12224-0341

1-800-771-7755 (toll-free) 1-800-788-9898 (TDD/TTY toll-free line)

<https://ag.ny.gov/>

Bureau of Internet and Technology (BIT)

28 Liberty Street

New York, NY 10005

Phone: (212) 416-8433

<https://ag.ny.gov/internet/resource-cente>

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.ncdog.gov

For Oregon Residents. We encourage you to report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice

1162 Court Street NE

Salem, OR 97301-4096

(877) 877-9392 (toll-free in Oregon) (503) 378-4400

www.doj.state.or.us

For Rhode Island Residents. You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

Rhode Island Office of the Attorney General Consumer Protection Unit

150 South Main Street

Providence, RI 02903

(401)-274-4400

www.riag.ri.gov

You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies 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 on your account.

For Washington, D.C. Residents. You may obtain information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia at:

Office of the Attorney General for the District of Columbia

400 6th Street NW Washington,

D.C. 20001 (202)-727-3400

www.oag.dc.gov