



September 16, 2013

94432-LV1-0123456
SAMPLE A SAMPLE
APT. 1A
123 MAIN STREET
ANYTOWN, US 99999-9999



Dear Sample A Sample:

PLS Financial Services, Inc. is committed to protecting your personal information. Regrettably, we are writing to inform you of an incident involving some of that information.

We learned on July 26, 2013 from the company that operates our website that their recent programming change inadvertently allowed access by a certain segment of site visitors to a restricted part of the site. From the time the change was made on July 11 until it was fixed two weeks later, only 34 site visitors could have accessed the restricted part of the site. We believe all of those visitors accessed the site to submit a loan inquiry. We hired a computer security firm to confirm that the programming error had been corrected and to look for any signs of unusual activity. We are communicating this information to you because we cannot conclusively rule out the possibility that the contents of the restricted part of the site were viewed. The information stored there includes your name, address, e-mail address, and Social Security number.

Out of an abundance of caution, we are offering a complimentary one-year membership to Experian's[®] ProtectMyID[®] Alert. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. ProtectMyID Alert is free to you and enrolling in this program will not hurt your credit score. Unfortunately, due to privacy laws, we are not able to enroll you directly. **For more information on ProtectMyID Alert and instructions on how to activate your complimentary one-year membership, please see the included instructions in this letter. We strongly encourage you to take advantage of this offer.**

We deeply regret any inconvenience this may cause you. Please be assured that we are taking steps to enhance our security measures to prevent something like this from happening in the future. If you have any questions, please contact us at 1-877-223-3689, Monday through Friday, 9:00 am – 5:00 pm CST (Closed on U.S. observed holidays.) Please be prepared to provide the following ten digit reference number when calling: 2435090913.

Regards,

G. Clinton Heyworth
Information Security Officer
PLS Financial Services, Inc.

94432-LV1



Information About Preventing Identity Theft

Even if you do not feel the need to register for the credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft over the next 12 to 24 months by reviewing your account statements and immediately reporting any suspicious activity to us. We also recommend that you periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a **free copy of your credit report** online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (from www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax
PO Box 740241
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian
PO Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
PO Box 6790
Fullerton, CA 92834-6790
1-800-680-7289
Fraud Victim Assistance Division
1-800-916-8800
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.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and 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

Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed above.

Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified above to find out more information. You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

Activate ProtectMyID Now in Three Easy Steps

1. ENSURE That You Enroll By: December 31, 2013 (Your code will not work after this date.)
2. VISIT the ProtectMyID Web Site: www.protectmyid.com/redeem
3. PROVIDE Your Activation Code: ABCDEFGHIJKL

If you have questions or need an alternative to enrolling online, please call 877-371-7902.

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
 - **Daily Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax[®] and TransUnion[®] credit reports.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identify Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
 - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE[™], which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance*:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-371-7902.



* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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