

September 11, 2015

Dear [INSERT First_Last_Name],

In July 2015, CVS Pharmacy, Inc. (“CVS”) learned of reports of unusual activity involving payment cards used on the CVSPhoto.com website, which is managed and hosted by an independent vendor, PNI Digital Media (“PNI”). We promptly took down the website, and began working with PNI to investigate the reports. We continue to actively investigate the matter, working with PNI and experienced forensic investigators.

On August 13, 2015, investigators informed CVS that, between June 2014 and July 2015, there was an illegal intrusion into PNI’s systems that host the CVSPhoto.com website. This intrusion potentially resulted in the unauthorized acquisition of data entered by certain users on CVSPhoto.com. Based on the facts known to the company at this time, the potentially affected personal information may have included your first and last name, payment card number, expiration date, card verification code, address, phone number, email address, and username and password for logging in to a CVSPhoto.com account. Importantly, at this time, there is no indication that the potentially affected information included pin numbers or photographic images.

We want to assure our customers that the CVSPhoto.com website and online payment system are completely separate from CVS.com and our pharmacies. **The incident occurred only within PNI’s network.** The incident did not impact financial transactions on CVS.com or in-store.

What we are doing to protect you

We have arranged for customers who used a payment card on CVSPhoto.com between June 2014 and July 2015 to receive one year of free credit monitoring and resolution of identity theft through Experian’s[®] ProtectMyID[®] Alert. To sign up for ProtectMyID[®] Alert please call 1-888—829-6553 or visit <http://www.protectmyid.com/alert>. To obtain the free service, you must use the following unique Activation Code to sign up for ProtectMyID[®] Alert no later than December 31, 2015: [INSERT CODES FROM EXPERIAN]. If you sign up for ProtectMyID[®] Alert without using this Activation Code, you will have to pay for the service personally.

As explained above, CVS promptly disabled CVSPhoto.com to try to mitigate any potential loss of customer data. We are working diligently to re-launch the website, including reviewing the security practices for the vendor host. We have also advised the three major U.S. credit reporting agencies about this incident.

What you can do to protect yourself

Regardless of whether you take advantage of the identity theft protection and credit monitoring services available from Experian, please review the information in the enclosed Reference Guide to learn about additional steps you can take to monitor and protect against unauthorized use of your personal information.

Please remember that CVSPhoto.com will never ask you for personal or account information in an e-mail. Please exercise caution if you receive any emails or phone calls that ask for personal information or direct you to a web site where you are asked to provide personal information. We also recommend that you change your password on any other website or for any other systems where you use the same or a similar username and password combination. We encourage you to use a “strong” password that is different from your prior CVSPhoto.com password. According to the Federal Trade Commission, strong passwords tend to be long and include a mix of letters, numbers and characters.

What should I do if I have any questions?

After reviewing the Reference Guide, if you have any questions regarding this incident or if you desire further information or assistance, please call 1-888-829-6553 between 6 a.m. and 6 p.m. PST, Monday through Friday and between 8 a.m. and 5 p.m. PST, Saturday and Sunday.

Neal Baker, VP & Chief Privacy Officer - CVS Health

Reference Guide - U.S. State Notification Requirements

For additional information, please see our website, www.CVSPHOTO.com, or contact us by phone at 1-888-829-6553.

For residents of California, Hawaii, Illinois, Iowa, Maryland, Michigan, Missouri, North Carolina, Oregon, Vermont, Virginia, West Virginia, and Wyoming:

It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity. You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account by contacting any one or more of the national consumer reporting agencies listed below. They can also provide you with additional information about fraud alerts and security freezes.

Equifax

P.O. Box 740241
Atlanta, GA 30348
1-800-685-1111
www.equifax.com

Experian

P.O. Box 2104
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 6790
Fullerton, CA 92834-6790
1-877-322-8228
www.transunion.com

For residents of Illinois and West Virginia:

Information Regarding Placement of a Security Freeze on your Credit File

A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent; however, using a security freeze may delay your ability to obtain credit.

To place a security freeze on your credit report, you need to send a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion (FVAD)

P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of California, Iowa, Illinois, Maryland and North Carolina:

State laws require us to tell you that you can obtain information from the Federal Trade Commission about steps you can take to avoid identity theft (including how to place a fraud alert or security freeze). Your state also may offer guidance about how you can prevent or respond to identity theft. In particular, you may report instances of identity theft to your state's Attorney General or to your local police or sheriff's department. Contact information for some states appears below.

MD Attorney General's Office

Consumer Protection Division
200 St. Paul Place 9001
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

NC Attorney General's Office

Consumer Protection Division
Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
<http://www.ncdoj.gov>

Federal Trade Commission

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

Director of Consumer

California Attorney General's

Protection Division

Iowa Attorney General
1305 E. Walnut Street
Des Moines, IA 50319
Telephone: 515-281-5926
www.iowaattorneygeneral.gov

Office

California Department of Justice
Attn: Office of Privacy Protection
P.O. Box 944255
Sacramento, CA 94244-2550
Telephone: (916) 322-3360
Toll-free in California: (800) 952-5225

For residents of Massachusetts:

Placing a Credit Freeze: Massachusetts law also allows consumers to place a security freeze on their credit reports. See the description above about what a security freeze does and how to order them. Under Massachusetts law, if you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

Obtaining Police Reports: You have a right to obtain a police report relating to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For residents of West Virginia: You may call us at 1-866-443-0933 to learn what types of information, if any, we maintain about you and other individuals.

For residents of California and Wyoming: This letter has not been delayed by a law enforcement investigation.