

**DISCLAIMER:**

California employees with a hire date of June 27, 2016 or later can disregard this notification.

Florida employees with a hire date of January 1, 2016 or later can disregard this notification.

**ALL** West Texas employees can disregard this notification.

A hard copy of this notification with your assigned activation code will be mailed to your home address on file.

Qvale Auto Group, Inc.  
901 Van Ness Avenue  
San Francisco, CA 94109

October 7, 2016

**NOTICE OF DATA BREACH**

Dear Valued Employee:

As some of you may know, we have recently learned that certain employees may have viewed, or had the ability to view, certain information of other employees.

***What Happened?***

The incident occurred when, during the course of an upgrade by a third party IT vendor, employee access limitations were removed to certain information of employees for a limited time period in June 2016. This allowed certain employees to potentially access that information. As soon as this error was discovered, it was corrected.

***What Information Was Involved?***

At this time, we have confirmed unauthorized access to information including names and bank account information, and unauthorized exposure of Social Security Numbers. Though we have not confirmed access to the Social Security Numbers at this time, we are providing 12 months' worth of credit monitoring out of an abundance of caution.

***What We Are Doing.***

We take this matter very seriously and apologize for any inconvenience caused. Upon discovery, we immediately began investigating the incident, including conducting a forensic examination and taking other actions internally to minimize the risk of harm and reoccurrence.

***For More Information.***

For any questions regarding the incident or the contents of this letter, please email [datasecurity@bmcd.com](mailto:datasecurity@bmcd.com).

***What You Can Do.***

To help protect your identity, we are offering a complimentary one-year membership of Experian's ProtectMyID<sup>®</sup> Alert. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

**Activate ProtectMyID Now in Three Easy Steps**

1. ENSURE **That You Enroll By: January 31, 2017** (Your code will not work after this date.)
2. VISIT the **ProtectMyID Web Site to enroll:** [www.protectmyid.com/redeem](http://www.protectmyid.com/redeem)
3. PROVIDE **Your Activation Code:** [code] (will be provided in the hard copy letter)

If you have questions or need an alternative to enrolling online, please call 877-371-7902 and provide engagement #PC104313.

#### ***Additional Details Regarding Your 12-Month ProtectMyID Membership:***

A credit card is not required for enrollment. Once your 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<sup>®</sup> and TransUnion<sup>®</sup> credit reports.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity 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<sup>™</sup>, 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.<sup>[1]</sup>

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.

#### ***Additional Ways To Protect Your Information.***

There are certain other steps you can take to protect against potential fraudulent activity. You are entitled to obtain a copy of your credit report, free of charge. A credit report contains information about your credit history and the status of your credit accounts. Your credit report could alert you to fraudulent activity being carried on in your name by an identity thief. Please remain vigilant for incidents of fraud and identity theft by reviewing all of your account statements and monitoring your free credit reports by contacting any one of the national consumer reporting agencies set forth below.

The agencies can also provide you with information on how to place a fraud alert or security freeze on your account. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. If you have been the 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

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<sup>[1]</sup> 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.

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. In order to request a security freeze, you will need to provide the following information: Full name, social security number, date of birth, addresses of residence for the past five years, proof of current address, legible photocopy of a government-issued identification card, copy of police report or other law enforcement complaint or report (if the victim of identity theft), and payment by check, money order, or credit card (if not a victim of identity theft).

**Equifax**

P.O. Box 740241  
Atlanta, GA 30374  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**

P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**

P.O. Box 6790  
Fullerton, CA 92834  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

We remain committed to protecting your personal information. We will continue to utilize all available measures to investigate this matter and to further secure your personal information.

Sincerely,

Qvale Auto Group, Inc.