



REAL ESTATE BUSINESS SERVICES, INC.

a subsidiary of the CALIFORNIA ASSOCIATION OF REALTORS®

First Name Last Name
Address

July 3, 2017

NOTICE OF DATA BREACH

Dear First Name Last Name:

We value our relationship with you and respect the privacy of your information. Unfortunately, since a data security incident occurred recently, we are writing to you as a precautionary measure to let you know that the incident may involve your personal information.

WHAT HAPPENED?

We recently learned that malicious code (“malware”) uploaded by an unauthorized third party was present in payment processing software used for store.car.org. This malware may have copied and transmitted to an unknown third party personal information that briefly went through our servers during the store.car.org payment processing step of purchases of REBS (Real Estate Business Services) products and services between March 13, 2017 and May 15, 2017. The malware was removed from our systems, and we now use an entirely different payment system through PayPal.

WHAT INFORMATION WAS INVOLVED?

The data accessed included personal information entered in connection with a purchase of products from our online storefront. The data may have included the user’s name, address, credit card number, credit card expiration date and, in some instances, credit card verification code (CVC code).

We do not request or use a user’s social security number or driver’s license number, and they are not stored or held on our systems in connection with payment transactions. Therefore, we believe that information was not among the data accessed.

WHAT WE ARE DOING

REBS values your privacy and we deeply regret that this incident occurred. We have conducted a thorough review of the potentially affected computer system and we believe the issues are resolved. We have changed payment processing systems to PayPal and implemented additional security measures designed to prevent a recurrence. However, in the unlikely event that something new comes to our attention, we will of course notify you if there are any significant developments

525 South Virgil Ave. Los Angeles, CA 90020

that might affect you or your personal information. REBS also is working with law enforcement to ensure the incident is properly addressed.

WHAT YOU CAN DO

Out of caution for your privacy and welfare, we are providing, at no cost to you, optional credit monitoring services for the next year. The enclosed “Steps You Can Take to Further Protect Your Information” contains the credit monitoring service enrollment information. Please also review its information on further steps you can take to further protect your information.

FOR MORE INFORMATION

If you have any questions regarding this incident, or for further information and assistance, you can contact REBS at 213-739-8283 between 8:30 a.m. and 4:45 p.m. Monday through Friday.

Steps You Can Take to Further Protect Your Information

- **Review Your Account Statements and Notify Law Enforcement of Suspicious Activity**

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC).

To file a complaint with the FTC, go to IdentityTheft.gov or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

- **Obtain and Monitor Your Credit Report**

We recommend that you obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can access the request form at:

<https://www.annualcreditreport.com/requestReport/requestForm.action>.

Or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

Equifax
(800) 685-1111
www.equifax.com

Experian
(888) 397-3742
www.experian.com

TransUnion
(800) 888-4213
www.transunion.com

P.O. Box 740241
Atlanta, GA 30374

P.O. Box 4500
Allen, TX 75013

2 Baldwin Place
P.O. Box 1000
Chester, PA 19016

- **Consider Placing a Fraud Alert on Your Credit Report**

You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three

credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

- **Credit Report Monitoring**

In addition, REBS has arranged with LifeLock to provide you with credit monitoring services for one year, at no cost to you. The credit monitoring services package provides you with the following benefits:

- LifeLock Defender™ membership for 1 year, including LifeLock Identity Alert™ system
- Access to LifeLock's 24/7 Internet member services portal;
- Access to LifeLock's Certified Resolution Support;
- Access to a toll-free telephone number to obtain assistance from LifeLock's Priority Live Member Service Support customer service representatives.

To take advantage of this offer, you must enroll no later than September 30, 2017.

- Visit <https://store.lifelock.com/enrollment?promocode=REBS717> to enroll.
- When prompted, enter your Member ID to complete enrollment. Your Member ID is your first name last name plus 5-digit zip code.
 - For example: JOHNNORTON12345

- **Take Advantage of Additional Free Resources on Identity Theft**

We recommend that you review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit IdentityTheft.gov or call 1-877-ID-THEFT (877-438-4338). A copy of Taking Charge: What to Do if Your Identity is Stolen, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at <https://www.consumer.ftc.gov/articles/pdf-0009-taking-charge.pdf>.