



PO BOX 1890
Clovis CA 93613-1890
ADDRESS SERVICE REQUESTED

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James Smith
1111 E CENTER CT



VISALIA CA 93292

Notice of Data Breach

Dear JAMES SMITH,

What Happened

This letter is written to inform you, that on August 21, 2017 we became aware of an employee who accessed your account information without a direct business need. The access was not necessary for the employee to perform or complete their job assignment. We believe the improper access occurred between the dates of August 29, 2016 and April 21, 2017.

What Information Was Involved

The account information could have included name, date of birth, home address, phone number, Social Security Number and Credit/Debit card information.

What We Are Doing

Zinc Auto Finance Inc. is working to mitigate risk from further unauthorized access. We have no evidence indicating that any individual's personally identifiable information has been accessed or utilized, but, out of an abundance of caution, Zinc Auto Finance is taking a proactive stance of informing those possibly impacted by the disclosure.

In addition, we are offering identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCare™. ID Experts fully managed recovery services will include: 12 months of Single Bureau Credit Monitoring, a \$1,000,000 insurance reimbursement policy, exclusive educational materials and complete access to their fraud resolution representatives. With this protection, ID Experts will work on your behalf to resolve issues if your identity is compromised.

What You Can Do

We are providing you with the ID Experts' Fully Managed Identity Recovery Services automatically. There is no need to take further action to enroll. If you experience any issues with your identity, simply contact ID Experts to receive the necessary assistance.

We also encourage you to enroll in the free MyIDCare™ monitoring services by using this redemption code 5200000004 and going to www.idexperts.com/protect. For enrollment support via phone, ID Experts is available Monday through Friday from 6 am - 5 pm Pacific Time. They can be reached at 866-329-9984.

For More Information

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference your access code when calling or enrolling on the website, so please do not discard this letter.

Your Access Code: 5200000004

Sincerely,

Compliance Department
Zinc Auto Finance Inc.

TY13EAC2C2

12345678-000001-01-0-AA



1-SFZINC10-BREACH-04/28/17

Recommended Steps to help Protect your Information

Please Note: Minors, under the age of 18, should not have a credit history established and are under the age to secure credit. Therefore credit monitoring may not be applicable at this time. All other services provided in the membership will apply. No one is allowed to place a fraud alert on your credit report except you, please follow the instructions below to place the alert.

- 1. Website and Enrollment.** Go to www.idexperts.com/protect and follow the instructions for enrollment using your Access Code provided above. Once you have completed your enrollment, you will receive a welcome letter by email (or by mail if you do not provide an email address when you sign up). The welcome letter will direct you to the exclusive ID Experts' Member Website where you will find other valuable educational information.
- 2. Activate the credit monitoring** provided as part of your membership with ID Experts, which is paid for by Zinc Auto Finance. Credit and CyberScan monitoring is/are included in the membership, but you must personally activate it for it to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, ID Experts will be able to assist you.
- 3. Telephone.** Contact ID Experts at 866-329-9984 to gain additional information about the membership and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled with ID Experts, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with ID Experts, you will be contacted by a member of the Recovery Department who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Experts Recovery Advocate who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

- 5. Place Fraud Alerts** with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-800-525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.alerts.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.



- 6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze varies by the state you live in and for each credit reporting bureau. The Credit Bureau may charge a fee of up to \$5.00 to place a freeze, lift, or remove a freeze. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Theft Complaint Form with the Federal Trade Commission, there may be no charge to place the freeze.
- 7. You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (www.privacy.ca.gov) for additional information on protection against identity theft.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.com/, Telephone: 1-919-716-6400.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TDD: 1-202-326-2502.