



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<Mail ID>>
<<Name 1>>
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<<Address 1>>
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<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Notice of Data Breach

Dear <<Name1>>:

Shift recognizes the importance of protecting the information we maintain. We are writing to inform you of an incident that may have involved some of your information. This letter explains the incident, measures we have taken, and steps you can take in response.

What Happened?

On September 18, 2020, we became aware of some unusual activity involving one of the third-party vendors that operates our website. We took immediate action to secure the system and investigate the situation, including engaging forensic investigators to assess what occurred. During the investigation we discovered that an unauthorized third party accessed some of our cloud storage on September 17, 2020.

What Information Was Involved?

We completed a review of the contents of the impacted cloud storage, however the investigation was unable to determine whether the unauthorized party actually viewed any specific data in the system. In an abundance of caution, we are notifying anyone whose personal information was stored in the accessed cloud storage, which may include your <<variable data elements>>.

What We Are Doing.

Upon discovering the unauthorized user, we made changes to our system to prevent that unauthorized party from further accessing our systems. To help prevent something like this from happening in the future, we are taking steps to enhance our existing security program, implementing multiple layers of protective measures, ensuring that we follow best practices in the security of our data storage, and re-educating our staff in proper handling of secure data.

What You Can Do.

While we have no indication that your information was actually viewed by the unauthorized party, or that it has been misused, we wanted to notify you of this incident and remind you that it is always advisable to remain vigilant for signs of unauthorized activity by reviewing your financial account statements. If you see charges or activity you did not authorize, we suggest that you contact the provider immediately. In an abundance of caution, we are offering you a complimentary membership in Experian's® IdentityWorksSM. This product provides you with identity detection and resolution of identity theft. IdentityWorks is completely free to you and enrolling in this program will not hurt your credit score. For more information on IdentityWorks, including instructions on how to activate your complimentary one-year membership, as well as some additional steps you can take in response, please see the additional information provided in the following pages.

For More Information.

If you have any questions, please call 800-617-8577, Monday through Friday, from 9 a.m. to 9 p.m. Eastern.

We regret any inconvenience or concern this incident may cause you. Every member of the Shift community is important to us, and we want to assure you that we value your security and privacy. We know you place your trust in us when you transact with Shift, and we will never take that trust for granted.

Sincerely,

KaranMG

Karan M. Gupta
Senior Vice President of Engineering
Shift Technologies

ENROLLING IN EXPERIAN'S® IDENTITYWORKSSM CREDIT 3B

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. 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 IdentityWorks Credit 3B Now in Three Easy Steps

1. **ENROLL** by: <<Enrollment Deadline>> (Your code will not work after this date.)
2. **VISIT** the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. **PROVIDE** the **Activation Code**: <<Activation Code>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at <https://www.experianidworks.com/3bcredit> or call 877.890.9332 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, 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 877.890.9332.

*Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft



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What You Can Do.

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For More Information.

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