



<<MemberFirstName>> <<MemberLastName>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

<<Date>> (Format: Month Day, Year)

RE: NOTICE OF DATA BREACH

Dear <<MemberFirstName>> <<MemberLastName>>,

TN Marketing is writing to notify you of an unfortunate situation regarding a recent data security incident that may have affected the security of certain personal information related to you. We are writing to provide you with information on the incident and resources available to protect against identity theft or fraud, should you feel the need to do so.

WHAT HAPPENED? On or around January 13, 2016, TN Marketing discovered evidence of a potential vulnerability in the code used for the checkout pages of the e-commerce pages managed by TN Marketing. We moved quickly to investigate this vulnerability after it was discovered and to determine what, if any, impact this vulnerability had on our customers. Third party forensic investigators were retained to assist with the investigation.

WHAT INFORMATION WAS INVOLVED? The investigation has determined that the information provided during several small windows of time between late November 2015 and January 2016 on the check out pages of the e-commerce sites run by TN Marketing could be at risk. This includes information like your name, address, phone number, email, credit card number, credit card expiration data and CVV2 data for your <<ClientDef1(CardType)>>. **Your Social Security number was not involved as this information is not collected from customers by TN Marketing.**

WHAT WE ARE DOING. Since discovering the vulnerability, we have enhanced existing security measures to prevent further unauthorized access to customer payment information. Additional monitoring is now in place to detect signs of unauthorized access. To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Web Watcher, Identity Consultation, and Identity Restoration.

Visit kroll.idMonitoringService.com to enroll and take advantage of your identity monitoring services.

Membership Number: <<Member ID>>

Additional information describing your services is included with this letter.

WHAT YOU CAN DO. In addition to the services offered above, we encourage you to review the enclosed information on how to better protect against identity theft or fraud.

FOR MORE INFORMATION. We apologize for any inconvenience and concern this incident causes you. The security of your personal information is one of our highest priorities. Should you have any questions about the content of this letter or ways you can protect yourself from the possibility of identity theft, please call our dedicated hotline at 1-855-401-2640 between 9 a.m. and 6 p.m. EST, Monday to Friday. Please have your membership number ready.

Sincerely,

A handwritten signature in black ink that reads "Tracy Yates".

Tracy Yates
Director of Customer Service

ADDITIONAL STEPS YOU CAN TAKE TO PREVENT IDENTITY THEFT AND FRAUD

You may take action directly to further protect against possible identity theft or other financial loss. We encourage you to be vigilant against incidents of identity theft by reviewing your account statements regularly and monitoring your credit reports for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax	Experian	TransUnion
P.O. Box 105069	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022-2000
800-525-6285	888-397-3742	800-680-7289
www.equifax.com	www.experian.com	www.transunion.com

In addition to a fraud alert, consumers may place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised 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 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 a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place the freeze on all of your credit files.

To find out more on how to place a security freeze, you can contact the credit reporting agencies using the information below:

Equifax Security Freeze	Experian Security Freeze	TransUnion LLC
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester PA 19022-2000
800-685-1111	888-397-3742	888-909-8872
800-349-9960 (NY Residents)		
www.freeze.equifax.com	www.experian.com	freeze.transunion.com

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. **For North Carolina residents**, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-919-716-6400, www.ncdoj.gov. **For Maryland residents**, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.ftc.gov/idtheft/, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement.



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services¹ from Kroll:

Credit Monitoring through TransUnion

You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals buy, sell, and trade personal information. You'll be promptly notified if evidence of your identity information being traded or sold is discovered.

Identity Consultation

You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Restoration

If you become a victim of identity theft, an experienced licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and will do most of the work for you. Your investigator can dig deep to uncover all aspects of the identity theft, and then work to resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.