



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

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NOTICE OF DATA BREACH

Dear <<Name 1>>:

Title Nine values the relationship we have with our customers and understands the importance of protecting customer information. We are writing to inform you about an incident involving one of our third-party vendors, Annex Cloud, that may involve some of your information. This notice explains the incident, measures that have been taken, and some steps you can take in response.

What Happened

Annex Cloud provides a service that enables individuals to use their user name and password from social media and other websites, like Facebook and Google, to login to merchants' websites, including www.titlenine.com. Annex Cloud recently informed Title Nine that they had detected and removed unauthorized code that had been inserted into Annex Cloud's systems that operate its login application. In its report, Annex Cloud identified four periods of time when the unauthorized code was present and could have captured information entered during the checkout process on our website. We removed Annex Cloud's code from our website and mailed letters to those customers to let them know what occurred.

Despite its first report that only identified four time periods, Annex Cloud informed Title Nine that they had identified additional time periods between December 28, 2017 and July 9, 2018 when the unauthorized code was or could have been present. If present, the unauthorized code could have captured information entered during the checkout process on our website. Through October 25, 2018, Title Nine sought additional information from Annex Cloud to determine the transactions that might be involved, and Annex Cloud supplied additional information about their analysis regarding these periods, including their belief that there are certain times inside these additional periods when it cannot be determined if the unauthorized code was present. Thus, we are notifying you because you entered information during the checkout process during a time period when it is possible the unauthorized code may have been present.

What Information Was Involved

The information entered during the checkout process that the code may have been accessed includes name, address, payment card number, expiration date, and card security code (CVV).

What You Can Do

We remind you to remain vigilant to the possibility of fraud by reviewing your payment card statements for any unauthorized charges. You should immediately report any unauthorized charges to your card issuer because payment card network rules generally provide that cardholders are not responsible for unauthorized charges reported in a timely manner. The phone number to call is usually on the back of your payment card. Please see the section that follows this notice for additional steps you may take.

What We Are Doing

We regret that this incident occurred and apologize for any inconvenience. To help prevent a similar incident from occurring in the future, Title Nine has removed the Annex Cloud application and is continuing to take steps to strengthen the security of our website.

For More Information

If you have questions, please call 888-238-0615, Monday to Friday, from 6 a.m. to 6 p.m., Pacific Time.

Sincerely,

Johnny Lin

Johnny Lin
President

ADDITIONAL STEPS YOU CAN TAKE

We recommend that you remain 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, www.ftc.gov/idtheft, 1-877-IDTHEFT (438-4338)