

C/O ID Experts 10300 SW Greenburg Rd. Suite 570 Portland, OR 97223

<<First Name>> <<Last Name>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>>

March 29, 2018

Notice of Data Breach

Dear <<First Name>> <<Last Name>>:

We are contacting you because we have learned of a data security incident that may have involved your personal information. As we greatly appreciate your business, we wanted to fully inform you of the incident and of the services we are providing to address this issue.

What Happened

On March 7, 2018, Fred Usinger, Inc.'s ("Usinger") hosting service provider for its e-commerce website informed Usinger that it had experienced a data security incident in which the personal information, including stored payment data, of a number of Usinger's customers appeared to have been accessed between the time period of September, 2017 and March, 2018. Usinger's investigation concluded on March 16, 2018 that your personal information was likely acquired by an unauthorized third-party.

What Information Was Involved

The unauthorized acquisition may have included personal information such as customer names, addresses, e-mail addresses, telephone numbers, credit or debit card numbers, and possibly your credit card security code.

What We Are Doing

Usinger values your privacy and deeply regrets this incident occurred. Usinger is conducting a thorough review of the computer systems and protocols impacting its e-commerce website and is rigorously reviewing the information security processes and procedures implemented by its hosting service provider. Furthermore, we are working with our key third-party vendors to ensure that appropriate security measures are in place. In addition to providing you this notice, we have notified the major consumer reporting agencies about this incident.

Lastly, we are offering to all our affected customers identity theft recovery services through ID Experts®, the data breach and recovery services expert. With this service, ID Experts will help you resolve issues if your identity is compromised due to this incident. Similarly, if you have questions or concerns about possible fraud, please contact ID Experts for assistance.

What You Can Do

We strongly encourage you to cancel the debit or credit card you used to purchase from Usinger. If you are uncertain as to what debit or credit card you used, please contact ID Experts for more information. ID Experts can be contacted for more information by calling 888-292-1827 or going to https://ide.myidcare.com/usinger. Recovery experts are available Monday through Friday from 5 am - 5 pm Pacific Time. ID Experts' representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

For More Information

You will find additional details regarding your rights and the steps you can take to prevent fraud on the enclosed Recommended Steps document. If you have any questions or there is anything Usinger can do to assist you, please call 888-292-1827 or go to <u>https://ide.myidcare.com/usinger</u> for any additional questions you may have.

Sincerely,

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Frederick Usinger President Fred Usinger, Inc.

Recommended Steps to Help Protect Your Information

Visit the Website

• Go to <u>https://ide.myidcare.com/usinger</u> for additional details and other valuable educational information.

Telephone

• Contact ID Experts at 888-292-1827 to gain additional information about this incident and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity. ID Experts can also assist you in identifying the specific debit or credit card(s) at issue.

Place Fraud Alert

• <u>In addition to immediately cancelling the impacted credit card</u>, we recommend that you place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. To do this, contact any one of the three major credit bureaus:

TransUnion	Equifax	Experian
(800) 680-7289	(866) 349-5191	(888) 397-3742
www.transunion.com	www.equifax.com	www.experian.com
Fraud Victim Assistance	Equifax Information Services	Experian National
Division	LLC	Consumer Assistance
P.O. Box 2000	P.O. Box 105069	Center
Chester, PA 19016	Atlanta, GA 30348	P.O. Box 4500
		Allen, TX 75013

• As soon as one credit bureau confirms your fraud alert, the others are automatically notified to place fraud alerts. The initial fraud alert stays on your credit report for 90 days. You can renew it after 90 days.

Order a Credit Report

- You are entitled by U.S. law to one free credit report annually from each of the above major credit bureaus. To order your free credit reports, visit <u>www.annualcreditreport.com</u> or call toll-free at 1-877-322-8228.
- The Fair Credit Reporting Act gives you rights related to your credit score and report, including the right to know what is in your file, the right to challenge inaccurate information, and the right to have inaccurate information deleted or corrected.
- Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission ("FTC") recommends that you check your credit reports periodically. Thieves may have stolen information to use at different times. Checking your credit reports periodically can help you spot problems and address them quickly.
- If you find suspicious activity on your credit reports or have reason to believe your information is being misused, file a police report. Get a copy of the police report; you may need it to clear up the fraudulent debts.

Credit Freeze

• You may also want to consider contacting the major credit bureaus at the telephone numbers above to place a credit freeze on your credit file. A credit freeze means potential creditors cannot get your credit report. This makes it less likely that an identity thief can open new accounts in your name. The cost to place and lift a freeze depends on state law.

Obtain More Information

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 (<u>www.privacy.ca.gov</u>) 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, <u>www.ag.ky.gov</u>, Telephone: 1-502-696-5300.
- Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, <u>www.oag.state.md.us/Consumer</u>, Telephone: 1-888-743-0023.
- North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center, Raleigh, NC 27699-9001, <u>www.ncdoj.com/</u>, Telephone: 1-919-716-6400.
- Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, <u>www.doj.state.or.us/</u>, Telephone: 877-877-9392.
- Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, <u>www.riag.ri.gov</u>, Telephone: 401-274-4400.
- All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <u>www.consumer.gov/idtheft</u>, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.