

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

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## **Notice of Security Incident**

We are writing to inform you of a data security incident that may have resulted in the disclosure of your credit or debit card information. As a small business that survives by taking orders online we take the privacy and security of your information very seriously. This letter contains information about what specifically happened and steps you can take to protect your information.

## 1. What happened and what information was involved?

On October 28, 2016, BraceAbility, Inc. learned of a possible security incident involving its online ordering website. We immediately engaged independent IT forensic experts to assist with our investigation. While the investigation is still ongoing, it appears that your credit or debit card data may have been compromised if you made an online purchase between September 24, 2016 and November 28, 2016. The information potentially exposed includes your name, address, card number, verification code, and/or the card's expiration date as well as information related to your online purchase.

## 2. What we are doing and what you can do.

Working closely with the independent IT forensic firm, we have identified and corrected the vulnerability that allowed the attack. You can use your credit or debit card safely at our online store. We value you as a customer and look forward to continuing to serve you.

While we do not believe you are at risk for identity theft, you should monitor your credit or debit card statement and notify your bank immediately if you notice any suspicious activity. Additionally, because we value you as a customer, we have partnered with Equifax® to provide its Credit Watch<sup>TM</sup> Gold identity theft protection product for one year at no charge to you. A description of this product is provided in the attached material, which also contains instructions about how to enroll. If you choose to take advantage of this product, it will provide you with a notification of any changes to your credit information, up to \$25,000 Identity Theft Insurance Coverage and access to your credit report. You must complete the enrollment process by March 20, 2017. In order to get your free enrollment code for the Credit Watch Gold service, please call this number 844-616-6618. We urge you to consider enrolling in this product, at our expense, and reviewing the Additional Resources enclosed with this letter.

Your trust is a top priority for BraceAbility and we sincerely apologize for any inconvenience this may cause you. Please call 844-616-6618 between 8:00 a.m. and 8:00 p.m., Monday through Friday with any questions.

Sincerely,

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Shaun Linderbaum Founder/CEO BraceAbility, Inc.

For residents of *Hawaii*, *Michigan*, *Missouri*, *Virginia*, *Vermont*, and *North Carolina*: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

# For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

**Equifax** P.O. Box 105139 Atlanta, GA 30374 1-800-685-1111 www.equifax.com **Experian** P.O. Box 2002 Allen, TX 75013 1-888-397-3742 www.experian.com TransUnion P.O. Box 6790 Fullerton, CA 92834 1-800-916-8800 www.transunion.com

You may also obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

## For residents of *Iowa*:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

#### For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

## For residents of Maryland, Illinois, North Carolina, and Rhode Island:

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Attorney General	North Carolina Attorney	<b>Rhode Island Attorney</b>	Federal Trade Commission
Consumer Protection Div.	General	General	Consumer Response Center
200 St. Paul Place	Consumer Protection Div.	Consumer Protection Div.	600 Pennsylvania Avenue,
Baltimore, MD 21202	9001 Mail Service Center	150 South Main Street	NW
1-888-743-0023	Raleigh, NC 27699-9001	Providence, RI 02903	Washington, DC 20580
www.oag.state.md.us	1-877-566-7226	(401) 274-4400	1-877-IDTHEFT (438-4338)
e	www.ncdoj.com	www.riag.ri.gov	www.ftc.gov/bcp/edu/
	5	0 0	microsites/idtheft

## For residents of Massachusetts:

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

## For residents of all states:

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus 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 credit bureaus is below.

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity. **Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to send a request to each consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze, but is free if you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency. You may obtain a security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze	Experian Security Freeze
P.O. Box 105788	P.O. Box 9554
Atlanta, GA 30348	Allen, TX 75013
www.equifax.com	http://www.experian.com/freeze

TransUnion (FVAD) P.O. Box 2000 Chester, PA 19022 www.transunion.com

More information can also be obtained by contacting the Federal Trade Commission listed above.

About the Equifax Credit Watch <sup>™</sup> Gold identity theft protection product	Equifax Credit Watch provides you with the following key features and benefits:	
Equifax Credit Watch will provide you with an "early warning system" to changes to your credit file. Note: You must be over age 18 with a credit file in order to take advantage of the product.	alerts of key changes to your <b>Equifax</b> credit report	

## How to Enroll: You can sign up online or over the phone

To sign up by phone for US Mail delivery, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

- 1. <u>Activation Code</u>: You will be asked to enter your enrollment code as provided at the top of this letter.
- 2. <u>Customer Information</u>: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
- 3. <u>Permissible Purpose</u>: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
- 4. <u>Order Confirmation</u>: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

<sup>&</sup>lt;sup>†</sup> Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. This product is not intended for minors (under 18 years of age)

<sup>\*</sup> The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC