

November 7, 2018

### **NOTICE OF DATA BREACH**

We value your business and respect the privacy of your information, which is why we are writing to let you know about a recent data security incident at DC International ("DC") that may have resulted in unauthorized access to your personal information, including credit card payment information, related to your recent e-commerce transaction on our website, Leatherology.com.

We take the protection of your information seriously, and deeply regret that this incident occurred. We sincerely apologize for the inconvenience and assure you that we worked diligently to resolve this incident. This letter contains more information about the steps you can take to protect yourself and minimize the possibility of misuse of your information.

Because we value you as a customer and your trust is important to us, we are offering one year of free credit monitoring to all customers who may have been affected, through Experian's IdentityWorks product. More details about this offer are included at the bottom of this letter.

#### **WHAT HAPPENED:**

On September 9<sup>th</sup>, 2018, one of our internal security analysts identified a data security issue while reviewing logs of Leatherology.com, which may have affected select customers between July 20<sup>th</sup> and September 9<sup>th</sup>, 2018. This malicious code intended to capture personal and credit card data prior to the data being transmitted to the payment gateway. Your credit card data is used only to complete your transaction and never stored on our servers.

DC takes security seriously and employs multiple proven best in class industry security scan tools to keep our customers safe. Unfortunately, this previously unknown malware was not detected by any of these scans. Upon discovery, we took immediate steps to investigate this matter and fully remove the malicious code and prevent further unauthorized access.

### WHAT INFORMATION WAS INVOLVED:

If your information was accessed, the data accessed may have included: your name, billing address, email address, credit card number, expiration date, and CVV.

Please note that we do **not** collect personal information like your social security number, driver's license number, passport number, or federal or state identification number from our customers online. Therefore, this personal information was not compromised in any way.



#### WHAT WE ARE DOING:

DC has conducted a thorough review of affected records and computer systems and taken immediate steps upon discovery to prevent further unauthorized access, including removing the malicious code and continuing to probe our system for vulnerabilities. We notified our e-commerce platform security team, and we are working closely with the three major credit agencies, law enforcement, and IT security experts to investigate and properly address this incident, as well as help prevent such an incident from happening again in the future. We are also notifying the three major credit reporting agencies.

# WHAT YOU CAN DO:

To be safe, we recommend you cancel and re-issue the credit card that was used on your recent Leatherology.com transaction. We also urge you to be vigilant for incidents of fraud and closely monitor your credit card statement.

In addition, we are offering a complimentary one-year membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- \* Ensure that you enroll by: 1/31/2019 (Your code will not work after this date.)
- \* Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- \* Provide your unique activation code: [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 directly at 877-890-9332 by 1/31/2019. Be prepared to provide engagement number as proof of eligibility for the identity restoration services by Experian.

Attached to this letter you will also find a guide called "Steps you can take to further protect your information". We encourage you to review this attachment for further recommendations on how to protect your information.

### FOR MORE INFORMATION:

We have set up a dedicated phone line and email address to answer any questions related to this security breach. You can reach us at <a href="mailto:security@dcius.com">security@dcius.com</a>, or contact us toll-free, at 1-833-754-4296, M-F, between 9:00am-5:00pm CST.

Respectfully,

David Hartfield

David Hartfield

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# **Steps You Can Take to Further Protect Your Information**

# **Obtain and Monitor Your Credit Report**

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <a href="http://www.annualcreditreport.com">http://www.annualcreditreport.com</a>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can access the request form at <a href="https://www.annualcreditreport.com/requestReport/requestForm.action">https://www.annualcreditreport.com/requestReport/requestForm.action</a>. Or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

Equifax	Experian	TransUnion
(800) 685-1111	(888) 397-3742	(800) 888-4213
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 740241	P.O. Box 4500	2 Baldwin Place
Atlanta, GA 30374	Allen, TX 75013	P.O. Box 1000
		Chester, PA 19016

# Review Your Account Statements and Notify Law Enforcement of Suspicious Activity

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. Review all of your bank account statements frequently for checks, purchases or deductions not made by you. Note that even if you do not find suspicious activity initially, you should continue to check this information periodically since identity thieves sometimes hold on to stolen personal information before using it. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). Attorney General contact information may be found at <a href="http://www.naag.org/naag/attorneys-general/whos-my-ag.php">http://www.naag.org/naag/attorneys-general/whos-my-ag.php</a>.

To file a complaint with the FTC, go to <u>IdentityTheft.gov</u> or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

### Take Advantage of Additional Free Resources on Identity Theft

We recommend that you review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit <a href="IdentityTheft.gov">IdentityTheft.gov</a> or contact the Federal Trade Commission at:

Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580

# (877) IDTHEFT (438-4338) http://www.ftc.gov/idtheft/

# **Consider Filing or Obtaining a Police Report**

You have a right to obtain a police report in regard to this incident. If you are the victim of identity theft, you have the right to contact your local police department to file a report or obtain a copy of one. The report may be filed in the location in which the offense occurred, or the city or county in which you reside. When you file the report, you will be asked to provide as much documentation as possible, including copies of credit reports, and additional information you have.

# **Obtain a Security Freeze**

You have the right to put a security freeze on your credit file. A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name. It is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to apply for a new credit card, cell phone, or any service that requires a credit check. You must separately place a security freeze on your credit file with each credit reporting agency by sending a written request to each of the three major consumer reporting agencies listed above. To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement. Additionally, if you request a security freeze from a consumer reporting agency there may be a fee up to \$15 to place, lift, or remove the security freeze, unless you are the victim of identity theft and you have submitted a valid police report, investigative report or complaint filed with a law enforcement agency relating to the identify theft incident to the consumer reporting agency.

**For IOWA residents:** Iowa residents may contact local law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. You can contact the Iowa Attorney General at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines IA 50319, or by email at: <a href="mailto:consumer@iowa.gov">consumer@iowa.gov</a>, and by phone at: 515-281-5926, or using the link: <a href="https://www.iowaattorneygeneral.gov/for-crime-victims/identity-theft-passport-program/">https://www.iowaattorneygeneral.gov/for-crime-victims/identity-theft-passport-program/</a>

**For MARYLAND residents:** Maryland residents may also wish to review information provided by the Maryland Attorney General on how to avoid identity theft at http://www.marylandattorneygeneral.gov/Pages/IdentityTheft/default.aspx, or by sending an email to idtheft@oag.state.md.us, or calling 410-576-6491

**For NORTH CAROLINA residents**: North Carolina residents may wish to review information provided by the North Carolina Attorney General at http://www.ncdoj.gov/Help-for-Victims/ID-Theft-Victims.aspx, by calling 877-566-7226, or writing to 9001 Mail Service Center, Raleigh, NC 27699.

**For OREGON residents:** Oregon residents may also consider reporting suspected identity theft to law enforcement, including the Attorney General and the Federal Trade Commission. Oregon Office of the Attorney General: Oregon Department of Justice, 1162 Court St. NE, Salem, OR 97301-4096; 1-877-877-9392; <a href="https://www.doj.state.or.us/">https://www.doj.state.or.us/</a>.

**For WEST VIRGINIA residents:** You may contact your state Attorney General at: P.O. Box 1789, Charleston, WV 25326. Toll-Free: 1-800-368-8808. Phone: 304-558-8986. Fax: 304-558-0184.

<u>consumer@wvago.gov</u>. <a href="http://www.ago.wv.gov/consumerprotection/Pages/Identity-Theft-Prevention.aspx">http://www.ago.wv.gov/consumerprotection/Pages/Identity-Theft-Prevention.aspx</a>

For NEW MEXICO residents: Under the Fair Credit Reporting and Identity Security Act:

New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

- (1) the unique personal identification number, password or similar device provided by the consumer reporting agency;
- (2) proper identification to verify your identity;
- (3) information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and
- (4) payment of a fee, if applicable.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or

specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.