

America's Largest Jiffy Lube[®] Franchisee
Administration Department
105 Decker Court, Suite 900, Irving, TX 75062

[First_Name] [Last_Name] [Address_Line_1] [Address_Line_2] [City], [State] [Zip] July 8, 2014

Dear [First_Name] [Last_Name],

I am writing to inform you of an unfortunate situation that has occurred which affects us all. On Tuesday, June 24, 2014, an incident occurred in which a company-owned laptop computer containing some of our personal information including, name, address, date of birth and Social Security number, was stolen. We have no reason to believe that your personal information has been compromised, as the computer in question was password protected.

Your trust is our top priority and we deeply regret any inconvenience this may cause. The privacy and protection of your information is a matter we take very seriously and we place a top priority on protecting the security of your personal information. We began investigating the incident as soon as we became aware and are working closely with law enforcement to investigate the crime.

I realize that you may have many questions as to what this means and what you can do to protect yourself. To help you better understand the situation and answer questions that you may have, we arranged to have a team of professionals with AllClear ID who specialize in these types of matters standing by, with a staffed call center, to assist you with any questions. We have also arranged to have AllClear ID protect your identity for 12 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months:

AllClear SECURE: The team at AllClear ID is ready if you need help protecting your identity. You are automatically eligible to use this service – there is no action required on your part. If a problem arises, simply call 1-877-437-4004 and a dedicated investigator will do the work to recover financial losses, restore your credit and make sure your identity is returned to its proper condition. AllClear maintains an A+ rating at the Better Business Bureau.

AllClear PRO: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. To use the PRO service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or by phone by calling 1-877-437-4004 using the following redemption code: {Redemption Code}.

For more information, the attached Exhibit A includes contact information for the FTC and the national credit reporting agencies, as well as other disclosures and recommendations.

Please accept our deepest apologies for this situation. We strongly encourage you to take the preventive measures outlined in this letter to help prevent, detect and report any misuse of your information.

Sincerely,

JIM MARCUM
President and CEO

Exhibit A - Additional Information

STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR INFORMATION

You may wish to visit the website of the U.S. Federal Trade Commission at www.consumer.gov/idtheft or reach the FTC at 1-877-382-4357 or 600 Pennsylvania Avenue, NW, Washington, DC 20580 for further information about how to protect yourself from identity theft. Your state Attorney General may also have advice on preventing identity theft.

We recommend that you remain vigilant by reviewing your account statements and credit reports closely. 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, your state Attorney General, and/or the Federal Trade Commission.

To file a complaint with the FTC, go to www.ftc.gov/idtheft 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.

FRAUD ALERTS AND SECURITY FREEZES

You may obtain information from the FTC and the credit reporting agencies about fraud alerts and security freezes. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. A fraud alert permits creditors to get your report as long as they take steps to verify your identity. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent; however, using a security freeze may delay your ability to obtain credit.

To place a security freeze on your credit report, you need to send a request to each national credit 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 (up to \$5.00 for Massachusetts residents) to place a freeze or lift or remove a freeze, unless 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 national credit reporting agency. Visit the websites of each consumer reporting agency for more information about placing a freeze, as they may have different requirements depending on the state in which you reside.

CONTACT INFORMATION FOR THE THREE NATIONAL CREDIT REPORTING AGENCIES

Equifax Experian TransUnion (800) 525-6285 (888) 397-3742 (800) 680-7289

<u>www.equifax.com</u> <u>www.experian.com</u> <u>www.transunion.com</u>

P.O. Box 740241 P.O. Box 9532 Fraud Victim Assistance Division

Atlanta, GA 30374 Allen, TX 75013 P.O. Box 6790

Fullerton, CA 92834-6790

COPY OF 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 http://www.annualcreditreport.com, calling toll-free 1-877-322-8228, 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 may also elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies.

ADDITIONAL STATE REQUIREMENTS

Massachusetts Residents: Under Massachusetts law, you have the right to obtain any police report filed in regard to the incident.

Iowa and Oregon Residents: Iowa state law advises you to report any suspected identity theft to law enforcement or to the state's Attorney General at: Office of the Attorney General, 1305 E. Walnut Street, Des Moines, IA 50319 (515) 281-5164 www.iowaattorneygeneral.gov. Oregon state law advises you to report suspected identity theft to law enforcement and the Federal Trade Commission.