

To Enroll, Please Call:

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

<<Date>>

## Notice of Data Breach

Subject: Payment card ending in <<last 4 of CC>>

Dear <</First Name>> <<Last Name>>,

I wish this letter was the usual fun update you get from PLAE. However, as you know, we are living in a digital world where companies big and small are sometimes affected by undesirable events that may occur. We recently were the victim of a data security incident that we want to bring to your attention.

## WHAT HAPPENED

Protecting your financial information is our top priority and while we have extensive security systems in place to protect your data, a cyber-attack took place that may have affected customers who placed online orders between March 15, 2018 and May 11, 2018. We began an investigation as soon as we became aware of a potential breach on May 10, 2018, and were able thereafter to stop further unauthorized account access by this attacker.

### WHAT INFORMATION WAS INVOLVED

As a security best practice, we do not store customer financial data in our systems but this particular attack involved scraping information entered in real-time from website visitors during the above time period. Based on what we know now, personal information that may have been compromised as a result included names, addresses, telephone numbers, emails, credit card numbers and related security codes.

# WHAT ARE WE DOING

Once the attack was discovered, we launched a detailed forensic investigation and took steps to close the security vulnerability. We are partnering with the United States Secret Service and various financial institutions that we work with to further our investigation. As a result of our expeditious actions to resolve this unfortunate series of events, we terminated the cyberattack and took steps to improve our efforts to keep PLAE.CO secure and free from threats and vulnerabilities.

In addition, we are offering identity theft protection services through *X Partner*, the data breach and recovery services expert, to provide you with *X Partner* services include: 12 months of single bureau credit monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, *X Partner* will help you resolve issues if your identity is compromised.

# WHAT YOU CAN DO

We encourage you to contact *X Partner* with any questions and to enroll in free *X Partner* services by calling (xxx) xxxxxxx or going to <u>https://xxx</u> and using the Enrollment Code provided above. *X Partner* experts are available Monday through Friday from 5 am - 5 pm Pacific Time. Please note the deadline to enroll is September 4, 2018.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. *X Partner* representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information. Should we need to contact you in the future, updated information will be provided at <u>https://</u> *X Partner* 

You should remain vigilant for incidents of fraud, identity theft, and errors by regularly reviewing the account statements for the credit card(s) you may have used to make purchases during this time period. You are encouraged to contact your financial institutions, the Federal Trade Commission (FTC), local law enforcement, or your state attorney general to report incidents of suspected identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the FTC at:

Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) IDTHEFT (438-4338) www.identitytheft.gov

If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You should also monitor your credit reports. Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You may also contact any of the three major consumer reporting agencies to request a copy of your credit report. If you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the consumer reporting agency delete that information from your credit report file.

In addition, you may obtain information from the FTC and the consumer reporting agencies about fraud alerts and security freezes. A consumer reporting agency may require you to provide appropriate proof of your identity, which may include your Social Security number.

You may contact the nationwide consumer reporting agencies at:

Equifax	Experian	TransUnion
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
(800) 525-6285	(888) 397-3742	(800) 680-7289
www.equifax.com	www.experian.com	www.transunion.com

### FOR MORE INFORMATION

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling on online, so please do not discard this letter. Please call (xxx) xxx-xxxx or go to <u>https://</u> *X Partner* for assistance or for any additional questions you may have.

The entire PLAE family shares your frustration and disappointment; I, myself, made purchases during that time and am also affected. Please know that we are taking all possible steps to further secure your data and protect future transactions.

I also want to personally apologize to each of you. While incidents of this nature are becoming all too common, I know you expect more of us, and frankly I do too. We will continue to invest in improving our site systems and security. We

truly value you as a member of the PLAE community and will work around the clock to do everything we can to restore your trust in PLAE.

Sincerely,

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Jonathan Spier, CEO, PLAE

# **Recommended Steps to help Protect your Information**

Please Note: Minors, under the age of 18, should not have a credit history established and are under the age to secure credit. Therefore, credit monitoring may not be applicable at this time. All other services provided in the membership will apply. No one is allowed to place a fraud alert on your credit report except you, please follow the instructions below to place the alert.

1. Website and Enrollment. Go to <u>https://</u> *X Partner* and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

**2.** Activate the credit monitoring provided as part of your *X Partner* membership, which is paid for by PLAE. Credit monitoring is included in the membership, but you must personally activate it for it to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, *X Partner* will be able to assist you.

**3.** Telephone. Contact *X Partner* at (xxx) xxx-xxxx to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

**4. Review your credit reports**. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to <u>www.annualcreditreport.com</u> or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in *X Partner* membership, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with *X Partner*, you will be contacted by a member of our team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned a specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

**5.** Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert 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 bureaus is as follows:

**Credit Bureaus** 

Equifax Fraud Reporting 1-866-349-5191 P.O. Box 105069 Atlanta, GA 30348-5069 www.alerts.equifax.com Experian Fraud Reporting 1-888-397-3742 P.O. Box 9554 Allen, TX 75013 www.experian.com TransUnion Fraud Reporting 1-800-680-7289 P.O. Box 2000 Chester, PA 19022-2000 www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

**6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze varies by the state you live in and for each credit reporting bureau. The Credit Bureau may charge a fee of up to \$5.00 to place a freeze, lift, or remove a freeze. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Theft Complaint Form with the Federal Trade Commission, there may be no charge to place the freeze.

**7. 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.