

c/o ID Experts P.O. Box 10444 Dublin, OH 43017-4044

<<Date>>

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

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

Re: Notice of Data Breach

We are writing to inform you of an incident at Paul Stuart that may have resulted in the disclosure of your name and payment card information. We take the security of your personal information very seriously, and sincerely apologize for any inconvenience this incident may cause. This letter contains information about steps you can take to protect yourself.

What happened and what information was involved:

On May 15, 2017, we learned that an unknown individual may have accessed your credit or debit card information used to make purchases at our online store. We immediately took action to secure our system and commenced an investigation to determine what information may have been accessed. We determined that the unknown individual may have accessed customer payment card information, including name, address, telephone number, and credit/debit card information.

What we are doing and what can you do:

We recommend that you check your current and past credit or debit card statements for unusual or suspicious activity, and if any is found, report it to your bank or credit card company. Additional tips for protecting your information can be found on the reverse side of this letter.

We are offering identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCareTM. Your MyIDCare services include 12 months fully managed id theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised due to this incident.

There is no need to enroll in your MyIDCare id theft recovery services. If you have questions or concerns about possible fraud, please contact ID Experts for assistance.

We want to assure you that we have taken steps to prevent a similar event from occurring in the future, and to protect the privacy and security of your information. We have relocated our website to a more secure web environment and implemented additional security measures that ensure your transactions remain secure.

For more information:

Please know that the protection and security of your personal information is our utmost priority, and we sincerely regret any inconvenience or concern this matter may cause you. If you have any questions or concerns, please call 1-866-548-3395, Monday through Friday, 8:00 a.m. to 8:00 p.m. (Eastern).

Sincerely,

Chris Giunta

CFAO

Additional Important Information

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 from each of the nationwide three credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at https://www.consumer.ftc.gov/articles/0155-free-credit-reports) 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, including the Attorney General, and the Federal Trade Commission.

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

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 Office of the Attorney General

Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 1-888-743-0023 www.oag.state.md.us

Rhode Island Office of the Attorney General

Consumer Protection 150 South Main Street Providence RI 02903 1-401-274-4400 www.riag.ri.gov

North Carolina Office of the Attorney General

Consumer Protection Division 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-566-7226 www.ncdoj.com

Federal Trade Commission

Consumer Response Center 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/bcp/edu/microsit es/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 make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, or regular stamped mail, or by following the instructions found at the websites listed below. 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 small fee to place, life, 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

P.O. Box 105788 Atlanta, GA 30348 www.equifax.com/help/credit-freeze/en_cp 800-525-6285

Experian Security Freeze

P.O. Box 9554 Allen, TX 75013 www.experian.com/freeze 888-397-3742

TransUnion (FVAD)

P.O. Box 2000 Chester, PA 19022 www.transunion.com 888-680-7289

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