

Return Mail Processing P.O. Box 414 Claysburg, PA 16625-0414



123456

##C5320-L05-0123456 SAMPLE A SAMPLE APT ABC 123 ANY ST ANYTOWN US 12345-6789

January 12, 2017

## **Re: Notice of Data Breach**

Dear Sample A Sample:

For nearly 15 years at SwimOutlet.com, our customer service and online shopping experience have been our company's top priorities, so we were dismayed to learn in late November that we had been the victims of a sophisticated cyber-attack that may have affected the security of our customers' payment information.

We are contacting you personally to provide you with clear information about the incident, steps we are taking in response and action you can take to protect against fraud should you feel it is appropriate.

We apologize for the inconvenience this may have caused and can assure you that we worked hard with top security experts to make our site as safe as possible from these cyber-criminals going forward.

*What Happened?* On October 31, 2016, we began investigating some unusual activity reported by our credit card processor. We immediately began to work with third-party forensic experts to investigate these reports and to identify any signs of compromise on our systems. On November 28, 2016, we received confirmation of a sophisticated cyberattack in which a hack into our system may have compromised some customers' debit and credit card data used at www.swimoutlet.com between May 2, 2016-November 22, 2016. The information at risk as a result of this event includes the cardholder's name, address, phone number, email address, card number, expiration date, and CVV.

*Our Response: What We Are Doing.* We take the security of our customers' information extremely seriously and we have been working with independent forensic investigators to determine what happened, what information was affected and to implement additional procedures to further protect the security of customer debit and credit cards. We are also working with the Federal Bureau of Investigations to investigate this incident. The software from the criminals that attacked our system has been removed and you can safely use your payment card at www.swimoutlet.com.

*What You Can Do.* Please review the enclosed Privacy Safeguards Information for additional information on how to better protect against identity theft and fraud. We encourage you to remain vigilant against incidents of identity theft by reviewing your account statements regularly and monitoring your credit reports for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit bureaus. To order one, visit <u>www.annualcreditreport.com</u> or call 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of their credit report.

*For More Information.* Should you have any questions about the content of this letter or ways you can better protect yourself from the possibility of identity theft, we encourage you to call the dedicated assistance line, staffed by professionals who are experienced in working through situations like this, at (877) 237-5190, Monday through Friday, 9 a.m. to 7 p.m. EST (closed on U.S. observed holidays) and provide reference number 1219010417 when calling.

The security of your information is incredibly important to us and we let down our customers, which is why we wanted to contact you as promptly and with as much detail as we could. We are truly sorry about this. The incident will only make us work harder to be the best aquatics shop on the web and serve our customers as best as we possibly can.

Sincerely,

4 Bana

Avi Benaroya Chief Executive Officer, SwimOutlet.com



## PRIVACY SAFEGUARDS INFORMATION

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit <u>www.annualcreditreport.com</u> or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax	Experian	TransUnion
P.O. Box 105069	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022-2000
800-525-6285	888-397-3742	800-680-7289
www.equifax.com	www.experian.com	www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze	Experian Security Freeze	TransUnion
P.O. Box 105788	P.O. Box 9554	PO Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022-2000
1-800-685-1111	1-888-397-3742	1-888-909-8872
(NY residents please call	www.experian.com/freeze/center.html	www.transunion.com/securityfreeze
1-800-349-9960)		

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; <u>www.identitytheft.gov</u>; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. **For Maryland residents**, the Attorney General can be reached at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and

www.freeze.equifax.com

www.oag.state.md.us. **For North Carolina residents**, the Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at www.ncdoj.gov. Customers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, customers will likely need to provide some kind of proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed as a result of a law enforcement investigation.



Claysburg, PA 16625-0414



123456

##C5320-L01-0123456 SAMPLE A SAMPLE APT ABC 123 ANY ST ANYTOWN US 12345-6789

January 12, 2017

## **Re: Notice of Data Breach**

Dear Sample A Sample:

In late November, we became aware of a data incident that may affect your payment information. Protecting our customers' information is our highest priority. We have taken immediate steps to resolve the issue and want to provide you with information about the incident, how we have responded, and steps you can take to further protect your data should you feel it appropriate.

*What Happened?* On October 31, 2016, we began investigating some unusual activity reported by our credit card processor. We immediately began to work with third-party forensic experts to investigate these reports and to identify any signs of compromise on our systems. On November 28, 2016, we received confirmation of a sophisticated cyberattack in which a hack into our system may have compromised some customers' debit and credit card data used at www.yogaoutlet.com between May 2, 2016-November 22, 2016. The information at risk as a result of this event includes the cardholder's name, address, phone number, email account, card number, expiration date and CVV.

*Our Response: What We Are Doing.* We take the security of our customers' information extremely seriously and we have been working with independent forensic investigators to determine what happened, what information was affected and to implement additional procedures to further protect the security of customer debit and credit cards. We are also working with the Federal Bureau of Investigations to investigate this incident. The software from the criminals that attacked our system has been removed and you can safely use your payment card at www.yogaoutlet.com.

*What You Can Do.* Please review the enclosed Privacy Safeguards Information for additional information on how to better protect against identity theft and fraud. It is encouraged to remain vigilant against incidents of identity theft by reviewing your account statements regularly and monitoring your credit reports for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit bureaus. To order one, visit <u>www.annualcreditreport.com</u> or call 1-877-322-

8228. You may also contact the three major credit bureaus directly to request a free copy of their credit report.

*For More Information.* Should you have any questions about the content of this letter or ways you can better protect yourself from the possibility of identity theft, we encourage you to call the dedicated assistance line, staffed by professionals who are experienced in working through situations like this, at (877) 237-7191, Monday through Friday, 9 a.m. to 7 p.m. EST (closed on U.S. observed holidays) and provide reference number 5001122716 when calling.

The security of your information is incredibly important to us and we let down our customers, which is why we wanted to contact you as promptly and with as much detail as we could. We are truly sorry about this. The incident will only make us work harder to be the best yoga shop on the web and serve our customers as best as we possibly can.

Sincerely,

A Bana

Avi Benaroya Chief Executive Officer, YogaOutlet.com



## PRIVACY SAFEGUARDS INFORMATION

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit <u>www.annualcreditreport.com</u> or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax	Experian	TransUnion
P.O. Box 105069	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022-2000
800-525-6285	888-397-3742	800-680-7289
www.equifax.com	www.experian.com	www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze	Experian Security Freeze	TransUnion
P.O. Box 105788	P.O. Box 9554	PO Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022-2000
1-800-685-1111	1-888-397-3742	1-888-909-8872
(NY residents please call	www.experian.com/freeze/center.html	www.transunion.com/securityfreeze
1-800-349-9960)		

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; <u>www.identitytheft.gov</u>; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. **For Maryland residents**, the Attorney General can be reached at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and

www.freeze.equifax.com

www.oag.state.md.us. **For North Carolina residents**, the Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at www.ncdoj.gov. Customers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, customers will likely need to provide some kind of proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed as a result of a law enforcement investigation.