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<Name 1>>
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<City>>><State>>><Zip>>>

<<Date>>

#### Notice of Data Breach

# Dear <<Name>>:

### What Happened?

Recently, we were notified by our website hosting company that their network security was compromised, allowing malware to be downloaded to the hosted website. Your personal information may have been inappropriately accessed by an unknown third party. Upon discovering the attack, we took immediate action to stop any further access and investigated the incident.

#### What Information was Involved?

On June 18, 2021, we discovered that the third party had access to payment transactions made through the hosted website between May 10, 2020 and June 18, 2021. This would include your name, address, and payment card information including the payment card number, CVC code, and expiration date for the card you used to make a purchase on the website. PayPal transactions were and remain secure. You are not at risk of identity theft as your Social Security number was not required when you made your transaction.

#### What We are Doing

We take the security of personal information very seriously, and we want to assure you that we are taking appropriate steps to prevent a reoccurrence, including ensuring that the website hosting company removed the malware, upgraded its security protocols, and we retained a website security service to confirm our actions have resulted in a secure environment. We are also allowing payments only through PayPal which has been unaffected by this incident until we complete and validate our IT environment, allowing us to assure you that your transactions on our website will be secure.

### What You Can Do

Although we have taken steps to protect your information from being used inappropriately, we recommend that you review your payment card account statements closely for any unauthorized transactions. If you suspect unauthorized activity on your payment card(s), you should report it to the bank that issued your card immediately. You are not responsible for unauthorized charges on your credit card in an amount over \$50 if you report the charges promptly within the adequate timeframe under the Fair Credit Billing Act. Please also review the enclosed "Additional Important Information" section included with this letter. This section describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission (FTC) regarding details on how to place a fraud alert or a security freeze on your credit file, should you choose to do so. You can also contact the FTC for more information.

## For More Information

If you have additional questions or concerns regarding this incident, please call 855-535-1776 between 9:00 a.m. and 9:00 p.m. Eastern Time, Monday through Friday.

We take the security of all information in our systems seriously. Please know that the protection of your personal information is our utmost priority, and we sincerely regret any inconvenience that this matter may cause you.

Sincerely,

DivvyUp

### **Important Additional Information**

For residents of *Iowa*: You are advised to report any suspected identity theft to law enforcement or to the Attorney General. For residents of Oregon: You are advised to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of New Mexico: You are advised to review personal account statements and credit reports, as applicable, to detect errors resulting from the security incident. You have rights pursuant to the federal Fair Credit Reporting Act. Please visit https://files.consumerfinance.gov/f/201504 cfpb summary your-rights-under-fcra.pdf or see the contact information for the Federal Trade Commission listed below.

For residents of District of Columbia, Illinois, Maryland, New York, North Carolina, and Rhode Island:
You can obtain information from the District of Columbia, Maryland, North Carolina, New York, and Rhode Island Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

441 4th Street NW Washington, D.C. 20001 1-202-727-3400 www.oag.dc.gov

DC Attorney General Maryland Office of **Attorney General** 200 St. Paul Place Baltimore, MD 21202 1-888-743-0023 www.oag.state.md.us

**Rhode Island Office** of Attorney General 150 South Main Street Providence RI 02903 1-401-274-4400 www.riag.ri.gov

North Carolina **Attorney General** 9001 Mail Service Ctr Raleigh, NC 27699 1-877-566-7226 www.ncdoj.com

**New York Attorney** General 120 Broadway 3rd Floor New York, NY 10271 800-771-7755 www.ag.ny.gov

Federal Trade Commission, Consumer Response Center 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.identitytheft.gov

Massachusetts and Rhode Island residents: You have the right to obtain a police report if you are a victim of identity theft.

#### For residents of all states:

It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing payment card account statements and monitoring your credit reports for unauthorized activity. 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 three nationwide 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.

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud Alert Request Form.pdf), Experian (https://www.experian.com/fraud/center.html), or Transunion (https://www.transunion.com/fraud-victim-resource/place-fraud-alert). 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. Initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

**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 by certified mail, overnight mail, 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 for yourself or your spouse or a minor under 16: (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; (5) Proof of current address, such as current utility or telephone bill, bank or insurance statement; (6) legible photocopy of government-issued identification card (state driver's license or ID card, military identification, etc.); and (7) if you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. It is free to place, lift, or remove a security freeze.

**Equifax Security Freeze** P.O. Box 105788 Atlanta, GA 30348-5788 https://www.equifax.com/personal/ credit-report-services/ 800-525-6285

**Experian Security Freeze** P.O. Box 9554 Allen, TX 75013-9544 https://www.experian.com/help/ 888-397-3742

TransUnion Security Freeze P.O. Box 2000 Chester, PA 19014-0200 https://www.transunion.com/ credit-help 800-680-7289