



150 N. Riverside Plaza, Suite 3000, Chicago, IL 60606 • (312) 819-1900

February 14, 2020

Bruce A. Radke
312-463-6211
312-819-1910
bradke@polsinelli.com

VIA E-MAIL (SECURITYBREACH@ATG.WA.GOV)
AND FEDERAL EXPRESS

Attorney General Bob Ferguson
Office of the Attorney General
Consumer Protection Division
800 5th Avenue, Suite 2000
Seattle, Washington 98104

Re: Notification of a Data Security Incident

Dear Attorney General Ferguson:

We represent James F. Collette DDS & David N. Hamilton DDS PLLC (“Smile Surfers”) in connection with a recent incident that may have impacted the personal information of five hundred and thirty-two (532) Washington residents, and provide this notice on behalf of Smile Surfers pursuant to Wash. Rev. Code § 19.255.010. This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to its submission. While Smile Surfers is notifying you of this incident, Smile Surfers does not waive any rights or defenses relating to the incident or this notice, or the applicability of Washington law on personal jurisdiction.

NATURE OF THE SECURITY BREACH OR UNAUTHORIZED USE OR ACCESS

Smile Surfers recently determined that an unauthorized person was able to remotely access the email accounts of one (1) Smile Surfers employee. Upon discovery of the incident, Smile Surfers immediately took action, including changing the email account credentials, enabling multi-factor authentication on all user email accounts, and retaining a leading forensic security firm to investigate and confirm the overall security of its email and computer systems.

On January 3, 2020, Smile Surfers determined that the personal information that was in the account included the name, and for some Washington residents, date of birth, phone number, address, credit card or debit card number and CSV or PIN, driver’s license number, and/or certain limited medical information. At this point, Smile Surfers is not aware of any fraud or identity theft to any individual as a result of this incident and cannot confirm if any personal information was actually obtained by an unauthorized party. Nevertheless, because there was an

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Atlanta Boston Chicago Dallas Denver Houston Kansas City Los Angeles Nashville New York Phoenix
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Polsinelli PC, Polsinelli LLP in California



Attorney General Bob Ferguson

February 14, 2020

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email account compromise and Smile Surfers cannot isolate exactly what, if any, information may have been obtained, Smile Surfers is notifying all individuals whose personal information could have been accessed.

NUMBER OF WASHINGTON RESIDENTS AFFECTED

The incident is believed to have impacted five hundred and thirty-two (532) Washington residents. Smile Surfers is mailing a notification letter to impacted individuals today, February 14, 2020. The notification letter includes an offer for one (1) year of complimentary credit monitoring and identity theft protection to the individuals whose driver's license number and/or Social Security number were impacted. Enclosed is a sample of the notice letters that are being sent to the impacted residents via first-class United States mail.

STEPS TAKEN RELATING TO THE INCIDENT

Upon learning of the incident, Smile Surfers promptly secured the email account to prevent further access. It also conducted a comprehensive search for any personal information in the impacted email account and retained a leading forensic security firm to investigate and confirm the security of its email and computer systems. Further, Smile Surfers enabled multi-factor authentication on all user email accounts.

CONTACT INFORMATION

Please contact me if you have any questions or if I can provide you with any further information concerning this matter.

Very truly yours,

A handwritten signature in black ink that reads "Bruce A. Radke".

Bruce A. Radke

Enclosures



James Collette, DDS • David Hamilton, DDS • Kirk Morris, DDS

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country >>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

We value and respect the privacy of your information, which is why we are writing to advise you of a recent data security incident that may have involved some of your personal information. We recently learned that some of your information could have been viewed by an unauthorized third party who gained access to one of our employees' email accounts between August 19, 2019, and September 20, 2019. We have no reason to believe that your information has been misused to commit fraud or identity theft; however, we are providing guidance on how you can protect yourself.

Upon learning of the incident, we promptly reset the credentials of the compromised email account to prevent further access. We also retained a leading forensic security firm to investigate and conduct a comprehensive search for any personal information in the impacted email and to confirm the security of our email and computer systems. On January 3, 2020, our investigation determined that the impacted email account contained your name, and for certain individuals, date of birth, phone number, address, credit card or debit card number and CSV or PIN, and/or certain limited medical information. **Your Social Security number and driver's license number were not impacted in this incident.**

Although we are not aware of any instances of fraud or identity theft, we recommend that you review the enclosed information on steps you can take to help protect yourself against the misuse of your information.

We take our responsibility to safeguard personal information seriously and apologize for any inconvenience or concern this incident might cause. We are committed to taking steps to help prevent something like this from happening again, including reviewing our technical controls. For further information and assistance, please call 1-844-904-0942 from 9:00 a.m. to 6:30 p.m. ET, Monday through Friday.

Sincerely,

Smile Surfers

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring 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 should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps to you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting <http://www.annualcreditreport.com>, by 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 can print a copy of the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:

Equifax
1-800-349-9960
www.equifax.com
P.O. Box 105788
Atlanta, GA 30348

Experian
1-888-397-3742
www.experian.com
P.O. Box 9554
Allen, TX 75013

TransUnion
1-888-909-8872
www.transunion.com
P.O. Box 2000
Chester, PA 19022

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at <http://www.annualcreditreport.com>.

Credit and Security Freezes: You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies using the contact information above.

Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by requesting information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580.

Iowa Residents: Iowa residents can contact the Office of the Attorney general to obtain information about steps to take to avoid identity theft from the Iowa Attorney General's office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines IA 50319, 515-281-5164.

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov.

Vermont Residents: If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).



James Collette, DDS • David Hamilton, DDS • Kirk Morris, DDS

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country >>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

We value and respect the privacy of your information, which is why we are writing to advise you of a recent data security incident that may have involved some of your personal information. We recently learned that some of your information could have been viewed by an unauthorized third party who gained access to one of our employees' email accounts between August 19, 2019, and September 20, 2019. We have no reason to believe that your information has been misused to commit fraud or identity theft; however, we are providing guidance on how you can protect yourself.

Upon learning of the incident, we promptly reset the credentials of the compromised email account to prevent further access. We also retained a leading forensic security firm to investigate and conduct a comprehensive search for any personal information in the impacted email and to confirm the security of our email and computer systems. On January 3, 2020, our investigation determined that the impacted email account contained your name, and for certain individuals, date of birth, phone number, address, Social Security number, driver's license number, and/or certain limited medical information.

We do not know for certain if any of your personal information was ever viewed or acquired by the unauthorized third party, and we are not aware of any instances of identity theft as a result of this incident. However, we are offering you a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. **For more information on IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.**

We take our responsibility to safeguard personal information seriously and apologize for any inconvenience or concern this incident might cause. We are committed to taking steps to help prevent something like this from happening again, including reviewing our technical controls. For further information and assistance, please call 1-844-904-0942 from 9:00 a.m. to 6:30 p.m. ET, Monday through Friday.

Sincerely,

Smile Surfers

Activate IdentityWorks Credit 3B

To help protect your identity, we are offering a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: <<b2b_text_1 (Date)>> (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code**: <<Member ID>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number <<b2b_text_2 (Engagement #)>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at <https://www.experianidworks.com/3bcredit>
or call 877-288-8057 to register with the activation code above.**

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring 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 should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps to you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting <http://www.annualcreditreport.com>, by 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 can print a copy of the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:

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| Equifax | Experian | TransUnion |
| 1-800-349-9960 | 1-888-397-3742 | 1-888-909-8872 |
| www.equifax.com | www.experian.com | www.transunion.com |
| P.O. Box 105788 | P.O. Box 9554 | P.O. Box 2000 |
| Atlanta, GA 30348 | Allen, TX 75013 | Chester, PA 19022 |

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at <http://www.annualcreditreport.com>.

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Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by requesting information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580.

Iowa Residents: Iowa residents can contact the Office of the Attorney general to obtain information about steps to take to avoid identity theft from the Iowa Attorney General's office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines IA 50319, 515-281-5164.

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov.

Vermont Residents: If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).



James Collette, DDS • David Hamilton, DDS • Kirk Morris, DDS

<<Date>> (Format: Month Day, Year)

Parent or Guardian of

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country >>

Dear Parent or Guardian of <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

The protection and privacy of the personal information with which we are entrusted is one of our highest priorities. Because of this, we are writing to advise you of a recent incident that may have involved some of your minor child's personal information. Specifically, an unauthorized third party gained access to one of our employees' email accounts between August 19, 2019, and September 20, 2019. Upon learning of the incident, we promptly reset the credentials of the compromised email account to prevent further access. We also retained a leading forensic security firm to investigate and conduct a comprehensive search for any personal information in the impacted email and to confirm the security of our email and computer systems.

At this point, we are not aware of any fraud or identity theft to any individual as a result of this incident, and do not have any evidence that any personal information was ever actually viewed or acquired by the unauthorized party. Nevertheless, as part of our investigation and out of an abundance of caution, we searched for any personal information in the impacted email accounts that could have been viewed and, on January 3, 2020, our investigation determined that the impacted email account contained some of your child's information. The personal information in the email account included your minor child's name and certain limited health information. **Your minor child's Social Security number was not impacted in this incident.**

Although we are not aware of any instances of fraud or identity theft, we recommend that you review the enclosed information on steps you can take to help protect your minor child against the misuse of their information.

We take our responsibility to safeguard personal information seriously and apologize for any inconvenience or concern this incident might cause. We are committed to taking steps to help prevent something like this from happening again, including reviewing our technical controls. For further information and assistance, please call 1-844-904-0942 from 9:00 a.m. to 6:30 p.m. ET, Monday through Friday.

Sincerely,

Smile Surfers

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring 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 should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps to you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting <http://www.annualcreditreport.com>, by 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 can print a copy of the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:

| | | |
|--|--|--|
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| 1-800-349-9960 | 1-888-397-3742 | 1-888-909-8872 |
| www.equifax.com | www.experian.com | www.transunion.com |
| P.O. Box 105788 | P.O. Box 9554 | P.O. Box 2000 |
| Atlanta, GA 30348 | Allen, TX 75013 | Chester, PA 19022 |

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at <http://www.annualcreditreport.com>.

Credit and Security Freezes: You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies using the contact information above.

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North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov.

Vermont Residents: If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).



James Collette, DDS • David Hamilton, DDS • Kirk Morris, DDS

<<Date>> (Format: Month Day, Year)

Parent or Guardian of

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country >>

Dear Parent or Guardian of <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

The protection and privacy of the personal information with which we are entrusted is one of our highest priorities. Because of this, we are writing to advise you of a recent incident that may have involved some of your minor child's personal information. Specifically, an unauthorized third party gained access to one of our employees' email accounts between August 19, 2019, and September 20, 2019. Upon learning of the incident, we promptly reset the credentials of the compromised email account to prevent further access. We also retained a leading forensic security firm to investigate and conduct a comprehensive search for any personal information in the impacted email and to confirm the security of our email and computer systems.

At this point, we are not aware of any fraud or identity theft to any individual as a result of this incident, and do not have any evidence that any personal information was ever actually viewed or acquired by the unauthorized party. Nevertheless, as part of our investigation and out of an abundance of caution, we searched for any personal information in the impacted email accounts that could have been viewed and, on January 3, 2020, our investigation determined that the impacted email account contained some of your child's information. The personal information in the email account included your child's name, Social Security number, and for some individuals, phone number, date of birth, and certain limited medical information.

Although we are not aware of any instances of fraud or identity theft, we are offering a complimentary one-year membership of Experian IdentityWorksSM Minor Plus. This product provides you with internet surveillance of your minor's personal information, as well as monitoring to determine whether the enrolled minor has an Experian credit report. **For more information on identity theft prevention and IdentityWorks Minor Plus, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.**

We take our responsibility to safeguard personal information seriously and apologize for any inconvenience or concern this incident might cause. We are committed to taking steps to help prevent something like this from happening again, including reviewing our technical controls. For further information and assistance, please call 1-844-904-0942 from 9:00 a.m. to 6:30 p.m. ET, Monday through Friday.

Sincerely,

Smile Surfers

Activate IdentityWorks Minor Plus

To help protect your minor's identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Minor Plus. This product monitors for the creation of a credit file in your minor's name, and includes internet surveillance, and identity theft insurance at no cost.

Activate IdentityWorks Minor Plus Now in Four Easy Steps

1. ENROLL by: <<b2b_text_1 (Date)>> (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/minorplus>
3. PROVIDE the Activation Code: <<Member ID>> and the parent's/guardian's information
4. PROVIDE your minor's information when prompted

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number <<b2b_text_2 (Engagement #)>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MINOR PLUS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Minor Plus.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud for your minor.

Once you enroll your minor in Experian IdentityWorks, you can access the following additional features:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of the minor's personal information on the Dark Web.
- **Experian IdentityWorks ExtendCARE™:** Receive the same high-level of Identity Restoration support even after the Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your minor's membership today at <https://www.experianidworks.com/minorplus> or call 877-288-8057 to register with the activation code above.

What you can do to protect your minor's information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your minor's account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring 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 should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps to you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting <http://www.annualcreditreport.com>, by 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 can print a copy of the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:

| | | |
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| Equifax | Experian | TransUnion |
| 1-800-349-9960 | 1-888-397-3742 | 1-888-909-8872 |
| www.equifax.com | www.experian.com | www.transunion.com |
| P.O. Box 105788 | P.O. Box 9554 | P.O. Box 2000 |
| Atlanta, GA 30348 | Allen, TX 75013 | Chester, PA 19022 |

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at <http://www.annualcreditreport.com>.

Credit and Security Freezes: You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies using the contact information above.

Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by requesting information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580.

Iowa Residents: Iowa residents can contact the Office of the Attorney general to obtain information about steps to take to avoid identity theft from the Iowa Attorney General's office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines IA 50319, 515-281-5164.

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov.

Vermont Residents: If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).