Model Notification Letter Sent to Affected Individuals
By Habitat for Humanity Michigan Fund on November 9, 2016

November 9, 2016

NAME
ADDRESS
CITY, STATE ZIP

Dear **[INSERT NAME OF AFFECTED INDIVIDUAL]**,

We are writing to inform you about a recent data security incident that occurred through one of Habitat for Humanity Michigan Fund's (the "Fund") former third-party service providers. Specifically, on October 28, 2016, the Fund confirmed a data security incident involving back-up data stored by the Fund's former third-party service provider and that included certain information pertaining to you as either a borrower or applicant for a home loan.

The Fund is currently working with law enforcement, computer forensics consultants and the former third-party service provider to investigate the data security incident and ensure that the security vulnerability giving rise to the data security incident is fully remediated. To date, we have learned through these investigations that an unauthorized individual gained access to and was able to acquire information of approximately 4,800 borrowers and applicants for home loans, and this information included certain pieces of your personal information that was stored on a server belonging to the former third-party service provider. The computer forensics investigation and the law enforcement investigations to date have not uncovered any actual misuse of personal information involved in this data security incident.

We believe that the unauthorized individual(s) accessed and acquired the following pieces of personal information about you from the former third-party service provider: name; home and work addresses; home and work telephone numbers; Social Security number; date of birth; and credit check report information. To date, the computer forensics and law enforcement investigations indicate that the personal information that was accessed and acquired has only been accessed and acquired by the unauthorized individual(s) and have found no indication that the information has been posted or otherwise disseminated to any other parties, or has been otherwise misused. The computer forensics and law enforcement investigations are currently ongoing, and if we discover any additional facts, we will contact you with an update to this letter.

Out of an abundance of caution, however, we are notifying you of this incident. We encourage you to let us know about any unusual or suspicious activities you believe may be related to this data security incident. You may report any unusual or suspicious activities to us by contacting us at the 1-800 number or address provided at the end of this letter.

Please be assured that the Fund takes the privacy and data security of its borrowers' and applicants' personal information very seriously. We have not taken this data security incident involving our former third-party service provider lightly. In conjunction with law enforcement, our computer forensics experts and the former third-party service provider, we will complete the investigation of this incident and remediate any security vulnerabilities that may have given rise to the incident.

The Fund is providing the following information to help protect you from potential misuse of your information, including identity theft:

As an added precaution, the Fund has arranged to have AllClear ID protect your identity for 12 months at no cost to you. The following identity theft protection services start on Friday November 11, 2016 and you can use them at any time during the next 12 months.

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call **855-828-5646**, and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

Fraud Alerts

Equifax	**Experian**	**TransUnion**
P.O. Box 740241 Atlanta GA 30374 1-877-478-7625 https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp	P.O. Box 2002 Allen, TX 75013 1-888-397-3742 https://www.experian.com/fraud/center.html	P.O. Box 6790 Fullerton, CA 92834 1-800-680-7289 http://www.transunion.com/fraud-victim-resource/place-fraud-alert

In addition to the AllClear ID Identity Repair™ service that is available should you need it, we also strongly suggest that you contact the fraud departments of any one of the three major credit-reporting agencies at the contact information listed above and let them know you may be a potential victim of identity theft. The agency you choose to notify will contact the other two on your behalf. Through that process, a "fraud alert" will automatically be placed in each of your three credit reports to notify creditors not to issue new credit in your name without gaining your permission. This is a step you can take to protect your credit information.

We also encourage you to carefully review your credit report(s). The federal Fair Credit Reporting Act ("FCRA") requires each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. For more information on how to obtain a free copy of your credit report, please visit the Federal Trade Commission's ("FTC") web page on "Free Credit Reports" at https://www.consumer.ftc.gov/articles/0155-free-credit-reports.

When you obtain a copy of your credit report, look for accounts you did not open and inquiries from creditors that you did not initiate. Also review your personal information for accuracy, such as home address and Social Security number. If you see anything you do not understand or that is inaccurate, call the credit-reporting agency at the telephone number on the report. If you find suspicious activity on your credit reports or bank account, call your local police or sheriff's office and file a police report of identity theft. Get a copy of the police report. You may need copies of the police report to clear your personal records.

You can also learn about the FTC's identity theft programs at http://www.ftc.gov/bcp/edu/microsites/idtheft or contact the Federal Trade Commission's toll-free Identity Theft helpline: 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261.

We deeply regret any concern or inconvenience this incident may have caused. Please feel free to contact us at **855-828-5646** or to write to us at Habitat for Humanity Michigan Fund, 618 S. Creyts Rd Suite C, Lansing MI 48917 with any questions or concerns. We have also included a set of "Frequently Asked Questions" with this letter that may provide answers to questions you have.

Sincerely,

Daniel Lynch
President & CEO
Habitat for Humanity Michigan Fund

Habitat for Humanity Michigan Fund
Data Security Incident Frequently Asked Questions ("FAQs")

Effective 11/9/16

We have confirmed, based on law enforcement and computer forensics investigations, that a data security incident took place involving back-up data stored by the Habitat for Humanity Michigan Fund's former third-party service provider. Below are frequently asked questions ("FAQs") containing details about this incident and steps that individuals can take to help protect their personal information.

What happened?

A recent investigation by Habitat for Humanity Michigan Fund has confirmed that an unauthorized individual accessed and acquired certain personal information of Habitat for Humanity Michigan Fund's borrowers and applicants for home loans. The information was located on a server maintained by the former third-party service provider. We are working closely with law enforcement authorities and our computer forensics experts to complete the investigation, and are notifying potentially affected individuals of ways they can further secure their personal information.

What information was accessed?

The information that was accessed may have included individuals': name; home and work addresses; home and work telephone numbers; Social Security number; date of birth; and credit check report information.

How do I know if I was impacted?

Based on our investigation to date, this incident impacted approximately 4,800 borrowers and applicants for home loans whose information was stored by the former third-party service provider on its server. We are notifying potentially affected individuals by mail. Those who believe they may have been impacted but have not received a notification via mail by Monday November 14, 2016, are encouraged to call **855-828-5646**.

How many individuals were affected by the incident?

The individuals impacted included borrowers and applicants for Habitat for Humanity Michigan Fund home loans from March 2009 through March 15, 2015.

Is my personal information that was accessed and acquired enough to steal my identity?

The information that was accessed and acquired could lead to an increased risk of identity theft. Although we have no evidence suggesting that the unauthorized individual who accessed our borrowers' and applicants' personal information has posted or otherwise disseminated the personal information to other third parties, we take our obligation to help you protect your information very seriously, and we deeply regret that this has happened.

As an added precaution, the Fund has arranged to have AllClear ID protect your identity for 12 months at no cost to you. The following identity theft protection services start on Friday November 11, 2016 and you can use them at any time during the next 12 months.

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call **855-828-5646**, and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

What is Habitat for Humanity Michigan Fund doing to protect my personal information?

We have taken several actions to protect our borrowers and applicants, including the following:

- We are notifying affected individuals.
- We are providing affected individuals with access to the AllClear ID Identity Repair™ service.
- We are reporting the unauthorized access and acquisition of personal information to Equifax, Experian, and TransUnion.
- We are continuing to enhance our systems and work with our third-party service providers to enhance their systems that detect and prevent unauthorized access to personal information.
- We are continuing to work with law enforcement in their investigation of this matter.
- We are continuing our internal and computer forensics investigation into this matter.

Is there anything I can do to protect myself?

We encourage you to remain vigilant by reviewing your account statements and monitoring your credit reports. You can also contact the below agencies to learn more about protecting your personal information and preventing identity theft.

For all U.S. residents:
Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

For Indiana residents:
Indiana Attorney General's Office
Indiana Government Center South
302 W. Washington St., 5th Floor
Indianapolis, IN 46204
1-800-382-1039
www.in.gov/attorneygeneral/

For Michigan residents:
Michigan Attorney General's Office
Consumer Protection Division
P.O. Box 30213
Lansing, MI 48909
877-765-8388
www.michigan.gov/ag/

For North Carolina residents:

North Carolina Attorney General's Office
Consumer Protection Division
9001 Mail Service Center

Raleigh, NC 27699-9001
1-877-5-NO-SCAM
www.ncdoj.gov

For Ohio residents:
Ohio Attorney General's Office
30 E. Broad St., 14th Floor
Columbus, OH 43215
1-800-282-0515
www.ohioattorneygeneral.gov

For South Carolina residents:
South Carolina Department of Consumer Affairs
Consumer Protection Division
P.O. Box 5757
Columbia, SC 29250
1-800-922-1594
www.consumer.sc.gov/

For Washington residents:
Washington Attorney General's Office
Consumer Protection Division
800 5th Ave., Suite 2000
Seattle, WA 98104-3188
1-800-551-4636
www.atg.wa.gov/identity-theftprivacy

As an added precaution, the Fund has arranged to have AllClear ID protect your identity for 12 months at no cost to you. The following identity theft protection services start on Friday November 11, 2016 this notice and you can use them at any time during the next 12 months.

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call **855-828-5646**, and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

You may also wish to place a fraud alert or security freeze on your credit file, as described below.

What is a fraud alert?

You may consider placing a 90-day fraud alert, also called an initial security alert, on your credit report. A 90-day fraud alert is free to anyone who is a victim of identity theft or fraud. It must be renewed after 90 days.

A fraud alert indicates you have reason to believe you are a victim of identity theft or fraud. The alert informs lenders that they should take additional precautions before extending credit in your name. You may place a 90-day fraud alert on your credit report by contacting any one of the three national consumer reporting agencies. You need only contact one of the national credit reporting agencies to add alerts to your credit report at each of the three agencies as they share fraud alerts.

The contact information for each consumer reporting agency is below:

Equifax:
Consumer Fraud Division
P.O. Box 740241
Atlanta GA 30374
1-877-478-7625
https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp

Experian:
Consumer Fraud Assistance
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
https://www.experian.com/fraud/center.html

Transunion:
Consumer Relations & Fraud Victim Assistance
P.O. Box 6790
Fullerton, CA 92834
1-800-680-7289
http://www.transunion.com/fraud-victim-resource/place-fraud-alert

What is a Security Freeze (Credit Freeze)?

You also may wish to place a "security freeze" (also known as a "credit freeze") on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. There may be fees for placing, lifting, and/or removing a security freeze, which generally range from $5-$20 per action. Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC, as listed above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request for a security freeze. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III);
- Your Social Security number;
- Your date of birth;
- Addresses where you have lived over the past five years;
- A legible copy of a government-issued identification card (such as a state driver's license or military ID card); and/or
- Proof of your current residential address (such as a current utility bill or account statement).

Important consideration: It is important to note that a security freeze is an extreme measure. If you are planning to apply for credit or other services such as auto or home loans, rent, or utilities in the near future, freezing your credit may not be advisable.

You must request a freeze with each of the national credit reporting companies separately (initiating a freeze at one doesn't register with the others, like a 90-day fraud alert does). When you freeze your credit, you are provided a personal identification number (PIN). Save this PIN in your records; you will need it to remove the freeze temporarily or permanently. A security freeze remains until you remove it.