

August 28, 2019

## Notice of Data Breach

Dear

At Corporate Creations International, Inc. (“Corporate Creations”), we take the issue of privacy seriously. As part of that commitment, we are sending you this letter to make you aware of a recent data security incident that affected your personal information. Please read this letter carefully.

### What Happened

We recently learned of unauthorized access to a computer in our office that occurred between July 17-24, 2019. As a result, we believe the personal information of some of our clients was acquired without our knowledge.

We immediately notified local law enforcement and the FBI and engaged a leading computer forensics firm to help us protect our clients and investigate the incident. We have secured the affected computer and files involved and are continuing to assist the FBI in its investigation. Through these efforts, we do not believe there will be any further disclosure of this information, but we are sending this letter to notify all potentially affected individuals about the incident out of an abundance of caution.

### What Information Was Involved

At this time, we are not aware of any misuse of your information or disclosure of it by the unauthorized person involved in this incident. However, you are receiving this letter because, based on our investigation, we believe it is possible this unauthorized person acquired your personal information, including your full name and Social Security number.

### What We Are Doing

We take the protection of our clients’ information seriously and are taking steps to continue investigating this incident, help mitigate the potential for harm, and prevent this from happening again. We have changed all passwords on our network, secured the affected computer involved, and ensured there is no longer any unauthorized access to it. We also are reviewing our practices and procedures and working with our IT professionals to identify additional ways to further strengthen the security of our clients’ information. In the meantime, we are notifying all potentially affected individuals about this incident, as well as state Attorneys General offices and/or agencies as required by applicable laws. In addition, we are continuing to work with the FBI on its investigation.

## What You Can Do

Please refer to the enclosed document titled "Additional Steps to Help Protect Your Information" for more information and recommended steps you can take in response to this incident, including some information that may be specific to your state of residence.

As an additional precautionary measure to help protect your identity, we are offering a complimentary one-year membership of Experian IdentityWorks<sup>SM</sup>. This product helps detect possible misuse of your personal information through triple-bureau credit monitoring and provides you with superior identity protection support focused on immediate identification and resolution of identity theft. Please refer to enclosed documentation from Experian for additional information and enrollment instructions, including your personal activation code.

## For More Information

We are very sorry for any concern or inconvenience this incident has caused or may cause you. If you have questions or would like more information, please contact us at (561) 461-8708.

Sincerely,

A handwritten signature in black ink, appearing to read "Steven Buchta", is written over a solid black horizontal line.

Steven Buchta  
Chief Executive Officer



## ENROLLMENT INSTRUCTIONS AND ADDITIONAL INFORMATION ABOUT YOUR EXPERIAN® IDENTITYWORKS<sup>SM</sup> MEMBERSHIP

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorks<sup>SM</sup> 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: **November 30, 2019** (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**:

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 [REDACTED] as proof of eligibility for the identity restoration services by Experian.

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](http://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.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## ADDITIONAL STEPS TO HELP PROTECT YOUR INFORMATION

**Review personal account statements and credit reports.** We recommend that you remain vigilant by reviewing personal account statements and monitoring credit reports to detect any errors or unauthorized activity. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call (877) 322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months. If you discover any suspicious items, you should report any incorrect information on your report to the credit reporting agency. The names and contact information for the credit reporting agencies are:

Equifax  
1-866-766-0008  
P.O. Box 105069  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)

Experian  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
1-800-680-7289  
P.O. Box 2000  
Chester, PA 19022  
[www.transunion.com](http://www.transunion.com)

**Report suspected fraud.** You have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You should report suspected incidents of identity theft to local law enforcement, your state's Attorney General, and/or the Federal Trade Commission.

**Place Fraud Alerts.** A fraud alert tells businesses that check your credit that they should check with you before opening a new account. Starting September 21, 2018, when you place a fraud alert, it will last one year, instead of 90 days. Fraud alerts will still be free and identity theft victims can still get an extended fraud alert for seven years. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. To place a security freeze, contact the nationwide credit reporting agencies by phone or online. For more information, visit <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>.

**Place a Security Freeze.** Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. Starting September 21, 2018, you can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too. To place a security freeze, contact the nationwide credit reporting agencies by phone or online. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee. Also, do not confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock. For more information, visit <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.

**Change Online Account Credentials.** If the information involved in this incident included credentials used to access any of your online accounts, such as a username, password, PIN, or answer security question, you should to promptly change your username, password, PIN, security question and answer, or other access credentials and take other appropriate steps to protect all online accounts for which you use the same credentials.

**Obtain additional information** about the steps you can take to avoid identity theft from the following entities:

- **California Residents:** Visit the California Office of Privacy Protection, [www.privacy.ca.gov](http://www.privacy.ca.gov), for additional information on protection against identity theft.

- **Iowa Residents:** Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov), (515) 281-5164.
- **Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, [www.ag.ky.gov](http://www.ag.ky.gov), (502) 696-5300.
- **Maryland Residents:** Office of Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, [www.oag.state.md.us/Consumer](http://www.oag.state.md.us/Consumer), (888) 743-0023.
- **North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center, Raleigh, NC 27699-9001, [www.ncdoj.com](http://www.ncdoj.com), (919) 716-6400.
- **Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, [www.doj.state.or.us](http://www.doj.state.or.us), (877) 877-9392.
- **Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, [www.riag.ri.gov](http://www.riag.ri.gov), (401) 274-4400.
- **All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, [www.consumer.ftc.gov](http://www.consumer.ftc.gov), 1-877-IDTHEFT (438-4338).

**Know Your Rights Under the Fair Credit Reporting Act.** The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. You have certain rights under the FCRA, which you can read about by visiting <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> and <https://www.consumer.ftc.gov/articles/0070-credit-and-your-consumer-rights>. These rights include: (1) You must be told if information in your file has been used against you; (2) You have the right to know what is in your file (you “file disclosure”); (3) You have the right to ask for a credit score; (4) You have the right to dispute incomplete or inaccurate information; (5) Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (6) Consumer reporting agencies may not report outdated negative information; (7) Access to your file is limited to people with a valid need; (8) You must give your consent for reports to be provided to employers; (8) You may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (9) You may seek damages from violators; and (10) identity theft victims and active duty military personnel have additional rights. For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit). States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.

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