

October 5, 2017

«first» «lastname»
«address\_»
«address2»
«city», «state» «zip»

Dear «first» «lastname»:

Please read this letter in its entirety as it pertains to your recent purchase with Lake Champlain Chocolates.

Lake Champlain Chocolates was made aware on September 15<sup>th</sup>, 2017 by our web hosting provider that our website had been accessed by an unauthorized party. We conducted an investigation, and we have concluded that customer data may have been compromised from transactions entered on our website payment page beginning on September 12, 2017 and ending on September 15, 2017. This data may have included your name, address, email address and credit or debit card information.

While we have no evidence that any of your personal information was compromised or misused in any manner, we are taking appropriate precautionary measures to ensure your financial security and help alleviate concerns you may have. We take the security and confidentiality of the personal information entrusted to us very seriously. We apologize for this situation and have taken the appropriate steps to ensure that sensitive information like this is appropriately secured.

### What is Lake Champlain Chocolates doing to address this situation?

Lake Champlain Chocolates made immediate enhancements to our systems, security and practices. Additionally, we have engaged experts to assist us in conducting a full review of our security practices and systems to ensure that additional security protocols are in place going forward.

We are committed to helping those people who may have been impacted by this unfortunate situation. That's why Lake Champlain Chocolates has contracted with CyberScout, a company specialized in identity theft education, to assist you with any questions you may have concerning this matter. For **Proactive Fraud Assistance** and to obtain additional information, **please call the CyberScout help line at** *1-800-405-6108* **and provide the following unique code: <**CODE HERE.>

#### What can I do to address this situation?

While we have no indication that your debit or credit card has been misused, Lake Champlain Chocolates recommends that you remain vigilant over the next twelve to twenty-four months for incidents of fraud and identity theft. It is **recommended that you:** 

Notify your bank of this incident to inform them that your account may be at an increased risk for fraud and so that your bank can flag your account.

Review and monitor credit card and other account statements regularly and report any incidences of suspicious activity; and

750 Pine Street, Burlington, VT 05401 P: 800-465-5909 www.LakeChamplainChocolates.com Obtain and monitor free credit reports for unexplained, suspicious or unauthorized activity. You may obtain a copy of your credit report once per year by contacting each of the nationwide consumer credit reporting agencies identified below. You may also obtain information about additional protections, such as fraud alerts and security freezes, from each of the three credit reporting agencies shown below.

Experian (1-888-397-3742) Equifax (1-800-525-6285) TransUnion (1-800-680-7289)

 P.O. Box 4500
 P.O. Box 740241
 P.O. Box 2000

 Allen, TX 75013
 Atlanta, GA 30374
 Chester, PA 19016

 www.experian.com
 www.equifax.com
 www.transunion.com

You can obtain your free copies by going to the following website: <a href="www.annualcreditreport.com">www.annualcreditreport.com</a> or by calling them toll-free at 1-877-322-8228. (Hearing impaired consumers can access their TDD service at 1-877-730-4204).

- Upon receipt of your credit report, we recommend that you review it carefully for any suspicious activity.
- Be sure to promptly report any suspicious activity to your financial institution or Lake Champlain Chocolates

# What else can I do to better protect myself?

You can obtain more information about identity theft and ways to protect yourself from the Federal Trade Commission (FTC). The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.

# May I speak directly with Lake Champlain Chocolates regarding this incident?

While CyberScout should be able to provide thorough assistance and answer most of your questions, we understand that you might wish to speak with us directly regarding this incident. If so, please call our team at **800-465-5909** from 8:30 am to 5:30 pm Eastern Daylight Time, Monday through Friday.

At Lake Champlain Chocolates, we take our responsibilities to protect your personal information very seriously. Thank you for your understanding and cooperation.

Sincerely,

Jim Lampman
Founder and CEO



October 5, 2017

«first» «lastname»
«address\_»
«address2»
«city», «state» «zip»

Dear «first» «lastname»:

Please read this letter in its entirety as it pertains to your recent visit to the Lake Champlain Chocolates' website.

Lake Champlain Chocolates was made aware on September 15<sup>th</sup>, 2017 by our web hosting provider that our website had been accessed by an unauthorized party. We conducted an investigation, and we have concluded that customer data may have been compromised from transactions entered on our website payment page beginning on September 12, 2017 and ending on September 15, 2017. This data may have included your name, address, email address and credit or debit card information.

While we have no evidence that any of your personal information was compromised or misused in any manner, we are taking appropriate precautionary measures to ensure your financial security and help alleviate concerns you may have. We take the security and confidentiality of the personal information entrusted to us very seriously. We apologize for this situation and have taken the appropriate steps to ensure that sensitive information like this is appropriately secured.

#### What is Lake Champlain Chocolates doing to address this situation?

Lake Champlain Chocolates made immediate enhancements to our systems, security and practices. Additionally, we have engaged experts to assist us in conducting a full review of our security practices and systems to ensure that additional security protocols are in place going forward.

We are committed to helping those people who may have been impacted by this unfortunate situation. That's why Lake Champlain Chocolates has contracted with CyberScout, a company specialized in identity theft education, to assist you with any questions you may have concerning this matter. For **Proactive Fraud Assistance** and to obtain additional information, **please call the CyberScout help line at** *1-800-405-6108* **and provide the following unique code: <**CODE HERE.>

### What can I do to address this situation?

While we have no indication that your debit or credit card has been misused, Lake Champlain Chocolates recommends that you remain vigilant over the next twelve to twenty-four months for incidents of fraud and identity theft. It is **recommended that you:** 

Notify your bank of this incident to inform them that your account may be at an increased risk for fraud and so that your bank can flag your account.

Review and monitor credit card and other account statements regularly and report any incidences of suspicious activity; and

750 Pine Street, Burlington, VT 05401 P: 800-465-5909 www.LakeChamplainChocolates.com Obtain and monitor free credit reports for unexplained, suspicious or unauthorized activity. You may obtain a copy of your credit report once per year by contacting each of the nationwide consumer credit reporting agencies identified below. You may also obtain information about additional protections, such as fraud alerts and security freezes, from each of the three credit reporting agencies shown below.

Experian (1-888-397-3742) Equifax (1-800-525-6285) TransUnion (1-800-680-7289)

 P.O. Box 4500
 P.O. Box 740241
 P.O. Box 2000

 Allen, TX 75013
 Atlanta, GA 30374
 Chester, PA 19016

 www.experian.com
 www.equifax.com
 www.transunion.com

You can obtain your free copies by going to the following website: <a href="www.annualcreditreport.com">www.annualcreditreport.com</a> or by calling them toll-free at 1-877-322-8228. (Hearing impaired consumers can access their TDD service at 1-877-730-4204).

- Upon receipt of your credit report, we recommend that you review it carefully for any suspicious activity.
- Be sure to promptly report any suspicious activity to your financial institution or Lake Champlain Chocolates

# What else can I do to better protect myself?

You can obtain more information about identity theft and ways to protect yourself from the Federal Trade Commission (FTC). The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.

# May I speak directly with Lake Champlain Chocolates regarding this incident?

While CyberScout should be able to provide thorough assistance and answer most of your questions, we understand that you might wish to speak with us directly regarding this incident. If so, please call our team at **800-465-5909** from 8:30 am to 5:30 pm Eastern Daylight Time, Monday through Friday.

At Lake Champlain Chocolates, we take our responsibilities to protect your personal information very seriously. Thank you for your understanding and cooperation.

Sincerely,

Jim Lampman Founder and CEO



October 5, 2017

«first» «lastname»
«address\_»
«address2»
«city», «state» «zip»

Dear «first» «lastname»:

We are writing to notify you that a breach of security of your personal information was discovered on September 15, 2017. Unfortunately, Massachusetts regulations prohibit us from disclosing information on the incident in this notification letter. However, details are available through our service provider or through us as described below.

### What is Lake Champlain Chocolates doing to address this situation?

We take the security and confidentiality of the personal information entrusted to us very seriously. We apologize for this situation and have taken the appropriate steps to ensure that sensitive information like this is appropriately secured.

Lake Champlain Chocolates has made immediate enhancements to its systems, security and practices. Additionally, we have conducted a review of our security practices and systems to ensure that appropriate security protocols are in place going forward.

That's why Lake Champlain Chocolates has contracted with CyberScout, a company specialized in identity theft education, to assist you with any questions you may have concerning this matter. For **Proactive Fraud Assistance** and to obtain additional information, **please call the CyberScout help line at 1-800-405-6108 and provide the following unique code: <**CODE HERE.>

# What can I do on my own to address this situation?

Under Massachusetts law, you have the right to obtain any police report filed regarding this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware 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 reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 www.equifax.com

Experian Security Freeze P.O. Box 9554 Allen, TX 75013 www.experian.com

Trans Union Security Freeze
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

To request a security freeze, you will need to provide the following information:

- 1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security Number;
- 3. Date of birth;
- 4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
- 5. Proof of current address such as a current utility bill or telephone bill;
- 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- 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;
- 8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

### May I speak directly with Lake Champlain Chocolates regarding this incident?

While CyberScout should be able to provide thorough assistance and answer most of your questions, we understand that you might wish to speak with us directly regarding this incident. If so, please call our team at **800-465-5909** from 8:30 am to 5:30 pm Eastern Daylight Time, Monday through Friday.

At Lake Champlain Chocolates, we take our responsibilities to protect your personal information very seriously. Thank you for your understanding and cooperation.

Sincerely,

Jim Lampman

Founder and CEO