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October 19, 2018

VIA OVERNIGHT MAIL

Attorney General Gordon MacDonald
New Hampshire Office of the Attorney General
33 Capitol Street
Concord, NH 03301

Re: Incident Notification

Dear Sir or Madam:

We are writing on behalf of our client, Scrapbook.com, LLC ("Scrapbook.com"), to notify you of a security incident involving three (3) New Hampshire residents.

On September 26, 2018, Scrapbook.com received notice from one of its third-party vendors, Shopper Approved, LLC ("Shopper Approved"), that it had identified and addressed a security incident that may have involved Scrapbook.com customer payment card information. According to Shopper Approved, the unauthorized code was designed to capture payment card data and other information entered on certain pages on Scrapbook.com's website. Shopper Approved provides rating and review services for merchants' websites, including www.scrapbook.com. Shopper Approved informed Scrapbook.com that unauthorized code was inserted into the Shopper Approved seal, an image that Shopper Approved provided to Scrapbook.com to be displayed on www.scrapbook.com.

Upon learning this, Scrapbook.com immediately removed the Shopper Approved seal from its website, and began working with Shopper Approved to determine the nature and scope of the incident. Shopper Approved stated that the unauthorized code was active in the Shopper Approved seal on Scrapbook.com's between 9:35 p.m. PT on September 14, 2018, and 9:00 a.m. PT on September 17, 2018. The information entered during the checkout process that the unauthorized code may have accessed includes customer names, addresses, email addresses, payment card numbers, expiration dates, and card security codes (CVV).

Beginning on October 19, 2018, Scrapbook.com will mail notification letters to customers who placed an order during the time period identified by Shopper Approved, including to three (3) New Hampshire residents, in accordance with N.H. Rev. Stat. § 359-C:20, via United States Postal Service First-Class mail, in substantially the same form as the enclosed letter.[1] Scrapbook.com is providing notice to its

[1] This report is not, and does not constitute, a waiver of Scrapbook.com's objection that New Hampshire lacks personal jurisdiction over Scrapbook.com regarding any claims related to the data security incident.

potentially affected customers as soon as possible and without unreasonable delay after receiving notice of the security incident from Shopper Approved.

To help prevent a similar incident from occurring in the future, Shopper Approved is continuing to review and enhance its security measures to help prevent something like this from happening again in the future. Shopper Approved also contacted law enforcement and is continuing to support law enforcement's investigation. In addition, Scrapbook.com has removed the Shopper Approved seal from its website.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

M. Scott Koller

M. Scott Koller
Counsel

Enclosure

Scrapbook.com

Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Dear <<Name 1>>:

Scrapbook.com, LLC ("Scrapbook.com") values the relationship we have with our customers and understands the importance of protecting customer information. We are writing to inform you about an incident involving one of our third-party vendors, Shopper Approved, LLC ("Shopper Approved"), that may involve some of your information. This notice explains the incident, measures that have been taken, and some steps you can take in response.

What Happened

Shopper Approved provides rating and review services for merchants' websites, including www.scrapbook.com. Shopper Approved recently informed Scrapbook.com that unauthorized code was inserted into the Shopper Approved seal, an image that Shopper Approved provided to Scrapbook.com to be displayed on our website. The unauthorized code was designed to capture payment card data and other information entered on certain pages on Scrapbook.com's website. Upon learning this, Scrapbook.com immediately removed the Shopper Approved seal from our website and began working with Shopper Approved to determine the nature and scope of the incident. The unauthorized code was active on our website between 10:35 pm MST on September 14, 2018 and 10:00 am MST on September 17, 2018. We are notifying you because you placed an order during this time period.

What Information Was Involved

The information entered during the checkout process that the code may have accessed includes name, address, email address, payment card number, expiration date, and card security code (CVV).

What We are Doing

Shopper Approved is continuing to review and enhance its security measures to help prevent something like this from happening again in the future. Shopper Approved also contacted law enforcement and is continuing to support law enforcement's investigation. Scrapbook.com has removed the Shopper Approved seal from our website.

What You Can Do

We remind you to remain vigilant to the possibility of fraud by reviewing your payment card statements for any unauthorized charges. You should immediately report any unauthorized charges to your card issuer because payment card network rules generally provide that cardholders are not responsible for unauthorized charges reported in a timely manner. The phone number to call is usually on the back of your payment card. Please see the pages that follow this notice for additional steps you may take.

For More Information

We regret any inconvenience or concern this incident may have caused you. If you have questions, please call 888-437-2298, Monday to Friday, from 7:00 a.m. to 7:00 p.m., Mountain Standard Time.

Sincerely,

Drexden Charles Davis

Drexden Charles Davis
Chief Executive Officer

Additional Steps You Can Take

We recommend that you remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

If you are a resident of Connecticut, Maryland, or North Carolina, you may contact and obtain information from your state attorney general at:

Connecticut Attorney General's Office, 55 Elm Street, Hartford, CT 06106 www.ct.gov/ag, 1-860-808-5318

Maryland Attorney General's Office, 200 St. Paul Place, Baltimore, MD 21202 www.oag.state.md.us, 1-888-743-0023 (toll free when calling within Maryland) 1-410-576-6300 (for calls originating outside Maryland)

North Carolina Attorney General's Office, 9001 Mail Service Center, Raleigh, NC 27699, www.ncdoj.gov, 1-919-716-6400 or toll free at 1-877-566-7226

If you are a resident of West Virginia, you have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft, as described below. You also have a right to place a security freeze on your credit report, as described below.

Fraud Alerts: There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

Credit Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, 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 a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security 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 security freeze may delay your ability to obtain credit.

There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company.

For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

Experian Security Freeze, PO Box 9554, Allen, TX 75013, www.experian.com
TransUnion Security Freeze, PO Box 2000, Chester, PA 19016, www.transunion.com
Equifax Security Freeze, PO Box 105788, Atlanta, GA 30348, www.equifax.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 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 the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five 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, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies 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 identity 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 one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the three credit bureaus 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 one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

Fair Credit Reporting Act: You also have rights under the federal Fair Credit Reporting Act, which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FTC has published a list of the primary rights created by the FCRA (https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf), and that article refers individuals seeking more information to visit www.ftc.gov/credit.

The FTC's list of FCRA rights includes:

- You have the right to receive a copy of your credit report. The copy of your report must contain all the information in your file at the time of your request.
- Each of the nationwide credit reporting companies – Experian, TransUnion and Equifax – is required to provide you with a free copy of your credit report, at your request, once every 12 months.
- You are also entitled to a free report if a company takes adverse action against you, like denying your application for credit, insurance, or employment, and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the credit reporting company. You're also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; if you're on welfare; or if your report is inaccurate because of fraud, including identity theft.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited. And you must give your consent for reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.