

August 27, 2018

VIA EMAIL

Office of the Attorney General
New Hampshire Department of Justice
33 Capitol Street
Concord, NH 03301
attorneygeneral@doj.nh.gov

To whom it may concern:

Pursuant to New Hampshire Statute § 359-C:20, we are writing to notify you on behalf of Sierra Nevada Brewing Co. (“Sierra Nevada”), of a data security event that involved Sierra Nevada, located in Chico, California. The security event potentially affected four New Hampshire residents. The details of the security event and steps Sierra Nevada has taken to mitigate the situation are below.

NATURE OF THE SECURITY EVENT

Magento, the provider of Sierra Nevada’s e-Commerce platform, notified us on August 7, 2018 that a vulnerability had been identified in Sierra Nevada’s Gift Shop webpage, <https://www.sierranevadagiftshop.com/>. Specifically, it appears that an unauthorized person installed malicious code on the webpage to monitor form entries. Sierra Nevada immediately took the affected webpage offline and commenced an investigation under privilege to determine, among other things, whether the incident had resulted in the compromise of any credit card or other information and, if so, what information had been compromised. Since then, Sierra Nevada has taken several steps in response to the incident, including taking the webpage offline, removing the malicious code, and implementing additional measures designed to improve security.

The unauthorized person appears to have accessed some or all of the following information for the affected New Hampshire residents: name, address, e-mail address, credit card account number, credit card expiration date, credit card CVV2 number, and Sierra Nevada account username and password.

STEPS SIERRA NEVADA HAS TAKEN OR PLAN TO TAKE RELATING TO THE INCIDENT

At the request and under the direction of legal counsel, a privileged and confidential forensic investigation is ongoing. Additionally, Sierra Nevada immediately shut down its online payment page, took measures to eliminate the unauthorized person’s access to the webpage, changed

certain administrative passwords, removed the code that had been inserted by the unauthorized person, and conducted a system review to identify vulnerabilities in the website. In addition, Sierra Nevada has strengthened its systems and safeguards to prevent unauthorized persons from gaining access to its systems, and has taken other steps to try to prevent similar incidents in the future.

Sierra Nevada will be sending a notice via first class mail on August 28, 2018 to the potentially affected New Hampshire residents. The notice will encourage the resident to take measures to help prevent and detect any misuse of his or her information (e.g., by canceling the affected credit card, monitoring statements, and considering the placement of a fraud alert with the three major credit monitoring bureaus). It also will provide the resident with information regarding identity theft prevention, as well as a toll-free telephone number that the resident may call for further information and assistance. Sierra Nevada is also offering the resident the opportunity to enroll in one year of identity protection under the Experian IdentityWorks identity protection product at no cost. Copies of the notices that will be sent to affected residents are enclosed with this letter. The notice was not delayed due to a law enforcement investigation.

CONTACT INFORMATION

If you would like to discuss the incident further, you may contact me at 310-551-9366 or mmorgan@mwe.com.

Sincerely,

A handwritten signature in dark ink, appearing to read "Michael G. Morgan". The signature is fluid and cursive, with the first name "Michael" and last name "Morgan" clearly legible.

Michael G. Morgan
Partner
McDermott Will & Emery LLP

Enclosures

Return Mail Processing
1075 East 20th Street
Chico, CA 95928

August 28, 2018



##D9707-L02-0123456 0001 00000001 ***** ALL FOR AADC 159

SAMPLE A SAMPLE - Both CC info and Username PW

123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

Dear Sample A Sample:

At Sierra Nevada Brewing Co., we understand that the confidentiality and security of personal information is very important, and we are committed to protecting it. The purpose of this letter is to notify you of a recent data security incident that affected Sierra Nevada and may have resulted in the compromise of certain of your personal information.

What Happened

Magento, the provider of our e-Commerce platform, notified us on August 7, 2018 that a vulnerability had been identified in our Gift Shop webpage, <https://www.sierranevadagiftshop.com/>. We immediately took the affected webpage offline and commenced an investigation under privilege to determine, among other things, whether the incident had resulted in the compromise of any credit card or other information and, if so, what information had been compromised. It appears that an unauthorized person, on or around June 12, 2018, installed malicious code on the webpage to monitor form entries. Since then, we have taken several steps in response to the incident, including taking the webpage offline, removing the malicious code from the webpage, and implementing additional measures to improve security. This notification was not delayed as a result of any law enforcement investigation.

What Information Was Involved

The unauthorized person may have accessed some or all of the following information: your name, address, e-mail address, credit card account number, credit card expiration date, credit card CVV2 number, and Sierra Nevada account username and password.

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What We Are Doing

A forensic investigation under privilege is ongoing. Additionally, we immediately shut down our online payment page, took measures to eliminate the unauthorized person's access to the webpage, changed certain administrative passwords, removed the malicious code that had been inserted onto the webpage, and conducted a system review to identify vulnerabilities in the website. In addition, we have strengthened our systems and safeguards to prevent unauthorized persons from gaining access to our systems, and have taken other steps to try to prevent similar incidents in the future.

To help protect your identity, we are offering a complimentary one-year membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by:** December 31, 2018 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code:** ABCDEFGHI

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) 659-0604 by December 31, 2018. Be prepared to provide engagement number DB08369 as proof of eligibility for the identity restoration services by Experian.

What You Can Do

If your credit card information may have been compromised, you should consider contacting the issuer of the credit card and requesting the card to be cancelled. If your username and password may have been compromised, you should promptly change your password. You also should consider changing your password on any other services where you used that same username and password.

We ask that you review the "General Information About Identity Theft Protection" and "State Specific Information About Identity Theft Protection" sheets enclosed with this letter. You should always remain vigilant by regularly reviewing your account statements and monitoring free credit reports, and immediately report to your financial institutions any suspicious activity involving one of your accounts. Please also consider utilizing and enrolling in the Experian IdentityWorks services we have offered to you.

For More Information

For more information, please call the following toll-free number: (877) 659-0604

We apologize for any inconvenience or concern that this incident may have caused you. We take the confidentiality and security of your personal information very seriously and will continue to take steps to help prevent a similar incident in the future.

Sincerely,

The SNBCo Data Security Team

Sierra Nevada Brewing Co.
1075 East 20th Street
Chico, CA 95928
800-977-2149

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- ◆ **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.
- ◆ **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- ◆ **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- ◆ **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (877) 659-0604. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

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GENERAL INFORMATION ABOUT IDENTITY THEFT PROTECTION

You should remain vigilant for incidents of fraud and identity theft by regularly reviewing your account statements and monitoring free credit reports for any unauthorized activity. If you discover any suspicious or unusual activity on your accounts, be sure to report it immediately to your financial institutions, as major credit card companies have rules that restrict them from requiring you to pay for fraudulent charges that are timely reported.

In addition, you may contact the Federal Trade Commission (FTC) or law enforcement, such as your state attorney general, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the FTC at:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.identitytheft.gov
(877) IDTHEFT (438-4338)

If you find that your information has been misused, the FTC encourages you to file a complaint with the FTC and to take these additional steps: (1) close the accounts that you have confirmed or believe have been tampered with or opened fraudulently; and (2) file and keep a copy of a local police report as evidence of the identity theft crime.

Obtain your Credit Report

You should also monitor your credit reports. You may periodically obtain your credit reports from each of the national credit reporting agencies. If you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the credit reporting agency delete that information from your credit report file.

In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf, and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major credit reporting agencies to request a copy of your credit report.

Place a Fraud Alert or Security Freeze on your Credit Report File

In addition, you may obtain information from the FTC and the credit reporting agencies about fraud alerts and security freezes. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. If you suspect you may be a victim of identity theft, you may place a fraud alert in your file by calling just one of the national credit reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. An initial fraud alert will last 90 days. An extended alert stays on your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report.

Also, you can contact the nationwide credit reporting agencies regarding if and how you may place a security freeze on your credit report. A security freeze prohibits a credit reporting agency from releasing information from your credit report without your prior written authorization, which makes it more difficult for unauthorized parties to open new accounts in your name. 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. The credit reporting agencies have 3 business days after receiving a request to place a security freeze on a consumer's credit report. You may be charged to place or lift a security freeze. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. For state-specific security freeze information, you can visit

<https://www.experian.com/blogs/ask-experian/credit-education/preventing-fraud/security-freeze/>.

You may contact the nationwide credit reporting agencies at:

Equifax	Experian	TransUnion
P.O. Box 105788 Atlanta, GA 30348 www.equifax.com (800) 525-6285	P.O. Box 9554 Allen, TX 75013 www.experian.com (888) 397-3742	P.O. Box 2000 Chester, PA 19016 www.transunion.com (800) 680-7289

Changing your Account Credentials

If you suspect that your online account credentials have been compromised, we recommend that you promptly change your username or password and the security question or answer, as applicable. We also recommend that you take other steps appropriate to protect other online accounts for which you might have used the same username or password and security question or answer that suspect might have been compromised.



STATE-SPECIFIC INFORMATION ABOUT IDENTITY THEFT PROTECTION

If you are an IOWA resident: You may contact law enforcement of the Iowa Attorney General's Office to report suspected incidents of identity theft. This Office can be reached at:

Office of the Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
www.iowaattorneygeneral.gov
(515) 281-5164

If you are a MARYLAND resident: You may obtain information about preventing and avoiding identity theft from the Maryland Attorney General's Office. This Office can be reached at:

Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
www.marylandattorneygeneral.gov
(888) 743-0023

If you are a MASSACHUSETTS resident: Under Massachusetts law, you have the right to obtain a police report in regard to 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. 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, Experian, and TransUnion by regular, certified, or overnight mail at the addresses below:

Equifax	Experian	TransUnion
P.O. Box 105788 Atlanta, GA 30348 www.equifax.com (800) 525-6285	P.O. Box 9554 Allen, TX 75013 www.experian.com (888) 397-3742	P.O. Box 2000 Chester, PA 19016 www.transunion.com (800) 680-7289

In order 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, 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, 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, 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 reporting agencies 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.

If you are a NEW MEXICO resident: You have certain rights pursuant to the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

In addition, you also have the right to obtain a security freeze or submit a declaration of removal under the New Mexico Fair Credit Reporting and Identity Security Act. You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. It is also designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

1. The unique personal identification number, password, or similar device provided by the consumer reporting agency;
2. Proper identification to verify your identity;
3. Information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and
4. Payment of a fee, if applicable.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

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A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion.

If you are a NORTH CAROLINA resident: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Department of Justice

Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
www.ncdoj.gov
(877) 566-7226

If you are an OREGON resident: You may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached at:

Oregon Department of Justice

1162 Court Street NE
Salem, OR 97301-4096
www.doj.state.or.us
(503) 378-4400

If you are a RHODE ISLAND resident: You may contact law enforcement, such as the Rhode Island Attorney General's Office, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the Rhode Island Attorney General at:

RI Office of the Attorney General

150 South Main Street
Providence, RI 02903
www.riag.ri.gov
(401) 274-4400

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to chapter 48 of title 6 of the Identity Theft Prevention Act of 2006.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five (5) business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

1. The unique personal identification number or password provided by the consumer reporting agency.
2. Proper identification to verify your identity.
3. The proper information regarding the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three (3) business days after receiving the request.

A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of an account review, collection, fraud control, or similar activities.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze -- either completely, if you are shopping around, or specifically for a certain creditor -- with enough advance notice before you apply for new credit for the lifting to take effect.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

Unless you are sixty-five (65) years of age or older, or you are a victim of identity theft with an incident report or complaint from a law enforcement agency, a consumer reporting agency has the right to charge you up to ten dollars (\$10.00) to place a freeze on your credit report; up to ten dollars (\$10.00) to temporarily lift a freeze on your credit report, depending on the circumstances; and up to ten dollars (\$10.00) to remove a freeze from your credit report. If you are sixty-five (65) years of age or older or are a victim of identity theft with a valid incident report or complaint, you may not be charged a fee by a consumer reporting agency for placing, temporarily lifting, or removing a freeze.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion.

In order to request a security freeze, you may 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. Complete address;
5. Prior addresses;
6. Proof(s) of identification (state driver's license or ID card, military identification, birth certificate, etc.);
7. If you are a victim of identity theft, 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, payment. Do not send cash through the mail.

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Return Mail Processing
1075 East 20th Street
Chico, CA 95928

August 28, 2018



##D9707-L01-0123456 0001 00000001 ***** ALL FOR AADC 159

SAMPLE A SAMPLE - Username PW only

123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

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Magento, the provider of our e-Commerce platform, notified us on August 7, 2018 that a vulnerability had been identified in our Gift Shop webpage, <https://www.sierranevadagiftshop.com/>. We immediately took the affected webpage offline and commenced an investigation under privilege to determine, among other things, whether the incident had resulted in the compromise of any credit card or other information and, if so, what information had been compromised. It appears that an unauthorized person, on or around June 12, 2018, installed malicious code on the webpage to monitor form entries. Since then, we have taken several steps in response to the incident, including taking the webpage offline, removing the malicious code from the webpage, and implementing additional measures to improve security. This notification was not delayed as a result of any law enforcement investigation.

What Information Was Involved

The unauthorized person may have accessed some or all of the following information: your name, address, e-mail address, and Sierra Nevada account username and password.

What We Are Doing

A forensic investigation under privilege is ongoing. Additionally, we immediately shut down our online payment page, took measures to eliminate the unauthorized person's access to the webpage, changed certain administrative passwords, removed the malicious code that had been inserted onto the webpage, and conducted a system review to identify vulnerabilities in the website. In addition, we have strengthened our systems and safeguards to prevent unauthorized persons from gaining access to our systems, and have taken other steps to try to prevent similar incidents in the future.

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For More Information

For more information, please call the following toll-free number: (877) 659-0604

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In addition, you may contact the Federal Trade Commission (FTC) or law enforcement, such as your state attorney general, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the FTC at:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.identitytheft.gov
(877) IDTHEFT (438-4338)

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In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf, and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major credit reporting agencies to request a copy of your credit report.

Place a Fraud Alert or Security Freeze on your Credit Report File

In addition, you may obtain information from the FTC and the credit reporting agencies about fraud alerts and security freezes. A fraud alert can make it more difficult for someone to use credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. If you suspect you may be a victim of identity theft, you may place a fraud alert in your file by calling just one of the national credit reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. An initial fraud alert will last 90 days. An extended alert stays on your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report.

Also, you can contact the nationwide credit reporting agencies regarding if and how you may place a security freeze on your credit report. A security freeze prohibits a credit reporting agency from releasing information from your credit report without your prior written authorization, which makes it more difficult for unauthorized parties to open new accounts in your name. 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. The credit reporting agencies have 3 business days after receiving a request to place a security freeze on a consumer's credit report. You may be charged to place or lift a security freeze. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. For state-specific security freeze information, you can visit <https://www.experian.com/blogs/ask-experian/credit-education/preventing-fraud/security-freeze/>.

You may contact the nationwide credit reporting agencies at:

Equifax	Experian	TransUnion
P.O. Box 105788 Atlanta, GA 30348 www.equifax.com (800) 525-6285	P.O. Box 9554 Allen, TX 75013 www.experian.com (888) 397-3742	P.O. Box 2000 Chester, PA 19016 www.transunion.com (800) 680-7289

Changing your Account Credentials

If you suspect that your online account credentials have been compromised, we recommend that you promptly change your username or password and the security question or answer, as applicable. We also recommend that you take other steps appropriate to protect other online accounts for which you might have used the same username or password and security question or answer that suspect might have been compromised.



STATE-SPECIFIC INFORMATION ABOUT IDENTITY THEFT PROTECTION

If you are an IOWA resident: You may contact law enforcement of the Iowa Attorney General's Office to report suspected incidents of identity theft. This Office can be reached at:

Office of the Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
www.iowaattorneygeneral.gov
(515) 281-5164

If you are a MARYLAND resident: You may obtain information about preventing and avoiding identity theft from the Maryland Attorney General's Office. This Office can be reached at:

Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
www.marylandattorneygeneral.gov
(888) 743-0023

If you are a MASSACHUSETTS resident: Under Massachusetts law, you have the right to obtain a police report in regard to 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. 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, Experian, and TransUnion by regular, certified, or overnight mail at the addresses below:

Equifax	Experian	TransUnion
P.O. Box 105788 Atlanta, GA 30348 www.equifax.com (800) 525-6285	P.O. Box 9554 Allen, TX 75013 www.experian.com (888) 397-3742	P.O. Box 2000 Chester, PA 19016 www.transunion.com (800) 680-7289

In order 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, 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, 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, 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 reporting agencies 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.

If you are a NEW MEXICO resident: You have certain rights pursuant to the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

In addition, you also have the right to obtain a security freeze or submit a declaration of removal under the New Mexico Fair Credit Reporting and Identity Security Act. You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. It is also designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

1. The unique personal identification number, password, or similar device provided by the consumer reporting agency;
2. Proper identification to verify your identity;
3. Information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and
4. Payment of a fee, if applicable.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

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A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion.

If you are a NORTH CAROLINA resident: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Department of Justice

Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
www.ncdoj.gov
(877) 566-7226

If you are an OREGON resident: You may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached at:

Oregon Department of Justice

1162 Court Street NE
Salem, OR 97301-4096
www.doj.state.or.us
(503) 378-4400

If you are a RHODE ISLAND resident: You may contact law enforcement, such as the Rhode Island Attorney General's Office, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the Rhode Island Attorney General at:

RI Office of the Attorney General

150 South Main Street
Providence, RI 02903
www.riag.ri.gov
(401) 274-4400

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to chapter 48 of title 6 of the Identity Theft Prevention Act of 2006.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five (5) business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

1. The unique personal identification number or password provided by the consumer reporting agency.
2. Proper identification to verify your identity.
3. The proper information regarding the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three (3) business days after receiving the request.

A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of an account review, collection, fraud control, or similar activities.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze -- either completely, if you are shopping around, or specifically for a certain creditor -- with enough advance notice before you apply for new credit for the lifting to take effect.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

Unless you are sixty-five (65) years of age or older, or you are a victim of identity theft with an incident report or complaint from a law enforcement agency, a consumer reporting agency has the right to charge you up to ten dollars (\$10.00) to place a freeze on your credit report; up to ten dollars (\$10.00) to temporarily lift a freeze on your credit report, depending on the circumstances; and up to ten dollars (\$10.00) to remove a freeze from your credit report. If you are sixty-five (65) years of age or older or are a victim of identity theft with a valid incident report or complaint, you may not be charged a fee by a consumer reporting agency for placing, temporarily lifting, or removing a freeze.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion.

In order to request a security freeze, you may 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. Complete address;
5. Prior addresses;
6. Proof(s) of identification (state driver's license or ID card, military identification, birth certificate, etc.);
7. If you are a victim of identity theft, 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, payment. Do not send cash through the mail.

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