FOREVER 21

Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

August 29, 2023

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ANYTOWN, ST 12345-6789

RECEIVED
AUG 30 2023
DEPT. OF CONSUMER AFFAIRS

Dear Sample,

Forever 21 takes the privacy and security of personal information very seriously. We are writing to let you know about a data security incident we identified and addressed that may have involved some of your personal information. This notice explains the incident, the measures we have taken in response, and provides details on proactive steps you may consider to help protect your information.

What Happened? On March 20, 2023, Forever 21 identified a cyber incident that impacted a limited number of systems. Once the incident was discovered, Forever 21 immediately launched an investigation, and leading cybersecurity firms were engaged to assist. We also notified law enforcement and continued to support their investigation.

The investigation revealed that an unauthorized third party accessed certain Forever 21 systems at various times between January 5, 2023 and March 21, 2023. Findings from the investigation indicate the unauthorized third party obtained select files from certain Forever 21 systems during this time period. We have no evidence to suggest your information has been misused for purposes of fraud or identity theft as a result of this incident – and no reason to believe that it will be. Forever 21 has taken steps to help assure that the unauthorized third party no longer has access to the data. In addition, Forever 21 has no indication that the unauthorized third party further copied, retained, or shared any of the data. As a result, we believe the risk to individuals whose personal data was involved in this event is low. Nonetheless, a robust review of the files involved was conducted to identify individuals whose personal information may be contained in the files.

What Information Was Involved? This month, our investigation determined that the files involved contained some of your personal information, such as your name, Social Security number, date of birth, bank account number (without access code or pin), and information regarding your Forever21 health plan, including enrollment and premiums paid.

What We Are Doing. While we have no evidence to suggest that your information was targeted or misused for purposes of fraud or identity theft, as a precaution, we are offering a complimentary 12-month membership of Experian's® IdentityWorks℠. This product provides you with superior identity protection and resolution of identity theft. IdentityWorks℠ Credit 1B is completely free to you and enrolling in this program will not hurt your credit score.

In addition, to help prevent a similar incident from occurring in the future, Forever 21 has implemented, and continues to evaluate and implement, additional measures to enhance the security of its systems and data.

What You Can Do. For more information on IdentityWorks℠, including instructions on activating your complimentary 12-month membership, as well as information on additional steps you can take in response to this incident, please see the pages that follow this letter.

For More Information. The security of your personal information is of the utmost importance to us. If you have any questions, please call 833-919-4728, Monday through Friday between 6am PST to 8 PST, or Saturday and Sunday between 8am PST to 5pm PST, excluding major U.S. holidays.

Sincerely,

Winnie Park

Winnie Park
CEO, Forever 21

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

To help protect your identity, we are offering a complimentary one-year membership of Experian's® IdentityWorks℠. 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 **November 30, 2023** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- Provide your activation code: [redacted]

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 833-919-4728. 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.

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 file 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.
- $1 Million Identity Theft Insurance**: Provides coverage for certain costs and unauthorized electronic fund transfers.

* 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.

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 833-919-4728. 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).

ADDITIONAL STEPS YOU CAN TAKE

Free Credit Report. Regardless of whether you choose to take advantage of the complimentary identity monitoring, it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. If you identify any unauthorized charges on your financial account statements, you should immediately report any such charges to your financial institution. 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. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Contact information for the three nationwide credit reporting companies is as follows:

Equifax	Experian	TransUnion
Phone: 1.800.685.1111	Phone: 1.888.397.3742	Phone: 1.888.909.8872
P.O. Box 740256	P.O. Box 9554	P.O. Box 105281
Atlanta, Georgia 30348	Allen, Texas 75013	Atlanta, GA 30348-5281
www.equifax.com	www.experian.com	www.transunion.com

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. 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.

How will these freezes work? Contact all three of the nationwide credit reporting agencies – Equifax, Experian, and TransUnion. 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.

Don't 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.

The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for them as well): (1) full name, with middle initial and any suffixes; (2) Social Security Number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name, current mailing address, and the date of issue. You may obtain information from the credit reporting agencies and the FTC about security freezes.

For New Mexico residents: 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. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

Fraud Alerts. A fraud alert tells businesses that check your credit that they should check with you before opening a new account. An initial fraud alert stays on your credit report for one year. 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. To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report. You may obtain additional information from the credit reporting agencies and the FTC about fraud alerts.

Federal Trade Commission and State Attorneys General Offices. 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 home state. You may also contact these agencies for information on how to prevent or avoid identity theft. You may contact the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1.877.IDTHEFT (438.4338).

For Connecticut Residents: You may contact and obtain information from your state attorney general at: Connecticut Attorney General's Office, 55 Elm Street, Hartford, CT 06106, 1.860.808.5318, www.ct.gov/ag.

For District of Columbia Residents: You may contact the Office of the Attorney General for the District of Columbia, 441 4th Street NW, Suite 1100 South, Washington, D.C. 20001, https://oag.dc.gov, 202.442.9828.

For Maryland Residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, https://www.marylandattorneygeneral.gov/, 1.888.743.0023.

For New York Residents: You may contact the New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518.474.8583 / 1.800.697.1220, http://www.dos.ny.gov/consumerprotection; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1.800.771.7755, https://ag.ny.gov.

For North Carolina Residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1.877.566.7226.

For Rhode Island Residents: You may contact the Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, http://www.riag.ri.gov, 401.274.4400.

For Washington Residents: You may contact the Washington State Office of the Attorney General, 1125 Washington St SE, PO Box 40100, https://www.atg.wa.gov, Olympia, WA 98504 1.800.551.4636 (in Washington only) or 1.206.464.6684.

For West Virginia Residents: You may contact the office of the West Virginia Attorney General, PO Box 1789, Charleston, WV 25326-1789, https://ago.wv.gov. 1.800.368.8808

Reporting of identity theft and obtaining a police report.

You have the right to obtain any police report filed in the United States in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.

For Iowa Residents: You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

For Massachusetts Residents: You have the right to obtain a police report if you are a victim of identity theft. You also have a right to file a police report and obtain a copy of it.

For Oregon Residents: You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

For Rhode Island Residents: You have the right to file or obtain a police report regarding this incident.

Health Plan Information

We recommend that you review any statements that you receive from your health insurer or healthcare providers. If you see services that you did not receive, please contact the insurer or provider immediately.