

Notice to Affected Individuals – Access Credentials Only

Subject: Notice of Data Security Breach

Sapphire Foxx Community Member,

We write to inform you about a data security breach at www.SapphireFoxxBeyond.com affecting personal information entered by users of that website from June through December 12, 2020. The information about you potentially impacted by this incident includes the credentials (username and password) that you used to access that site during that period of time, and other information that you entered into that site during that time. As a result, we encourage you to change the password you use to access any other site if it is the same or very similar to the password you used to access www.SapphireFoxxBeyond.com between June and December 12, 2020. ***Please be aware that this incident affected only www.SapphireFoxxBeyond.com. It did not affect our sister website, www.SapphireFoxx.com, and we are not aware of any compromise of any information from the sister site.*** Please call us at (888) 522-8696 or send us an email at response@sapphirefoxxbeyond.com if you have any questions.

What Happened?

In the late summer of 2020, some of the subscribers of www.SapphireFoxxBeyond.com informed us that they had experienced unauthorized charges on their credit cards. However, we were not aware at that time of any compromise of our site. We retained an outside forensic expert in November 2020 to investigate, when we began receiving additional information from subscribers about unauthorized charges. In December 2020, we determined that these charges could have resulted from malware we discovered on that site at that time, which appears to have been installed sometime in June 2020. The malware was removed on December 12, 2020.

You are receiving this notice because you used your credentials (username and password) to access www.SapphireFoxxBeyond.com from June to December 12, 2020. ***We have no record of you using a credit card on that site during that period of time and, therefore, do not have reason to believe that your credit card information was compromised in this incident.***

The outside forensic expert also conducted an investigation our sister website of www.SapphireFoxx.com. The result of that investigation was that the sister site did not have any malware or other indicia of breach, and the forensic expert concluded that there is no reason to believe that any information entered on the sister site has been compromised.

What Information Was Affected?

The credentials (username and password) you used to access www.SapphireFoxxBeyond.com from June to December 12, 2020 may have been compromised. ***We are aware that many subscribers to www.SapphireFoxxBeyond.com have set their accounts to renew by automatically charging their credit cards. That credit card information was not affected, because we do not retain such information on our site. That information is only retained by an outside credit card processor, which was not affected by this incident. Only credit card information actually entered on www.SapphireFoxxBeyond.com from June to December 12, 2020 may have been compromised. Again, we have no record of you using a credit card on***

that site during that period of time and, therefore, do not have reason to believe that your credit card information was compromised in this incident.

What Should You Do?

As you may have noticed, on January 21, 2021, we required all users of www.SapphireFoxxBeyond.com to create a new password to access that site. If the password you used to access that site is the same or very similar to the password that you use to access other sites, then you should change that password for those sites as well.

We also encourage you to review the information in the below “*Steps You Can Take To Help Protect Your Information.*” To the extent you feel that any such measures are necessary to protect your identity or credit, we encourage you take them.

We have not filed a police report about this matter. Under certain state laws, you may have a right to obtain a copy of such a report, if any exists. Also, if you feel that you have experienced identity or credit fraud or otherwise want to contact law enforcement about this matter, we encourage you to contact your state or local police department.

What Is Sapphire Foxx Doing?

We have implemented measures to reduce the risk that this type of incident could reoccur. For example, we have deployed additional server side threat detection and anti-malware protective software, mandated password changes, and are incorporating additional code plug-ins into the site to ensure the highest level of security. In addition, we are working with an outside forensic expert and cybersecurity attorney to ensure that we have taken all additional reasonable and appropriate measures designed to safeguard the confidentiality of your information.

If you have any questions, please call (888) 522-8696 or send an email to response@sapphirefoxxbeyond.com. We apologize for any concern or inconvenience this situation may cause, and thank you for your continued participation in our community.

Sincerely,

Samuel Mokler
Founder of Sapphire Foxx

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Monitor Accounts

Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/freeze/center.html

TransUnion

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872

www.transunion.com/credit-freeze

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111

www.equifax.com/personal/credit-report-services

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, 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.

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-680-7289

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008

www.experian.com/fraud/center.html

www.transunion.com/fraud-victim-resource/place-fraud-alert

www.equifax.com/personal/credit-report-services

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft. **Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300. **Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023. **New Mexico Residents:** You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the 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; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580. **New York Residents:** the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>. **North Carolina Residents:** Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400, 877-566-7226 (toll free within NC). **Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392. **Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 3 Rhode Island residents impacted by this incident. **Washington D.C. Residents:** the Office of Attorney General for the District of Columbia can be reached at: 441 4th Street NW, Suite 1100 South, Washington, D.C. 20001; 1-202-442-9828; <https://oag.dc.gov>. **All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.

Notice to Affected Individuals – Credit Cards and Access Credentials

Subject: Notice of Data Security Breach

Sapphire Foxx Community Member,

We write to inform you about a data security breach at www.SapphireFoxxBeyond.com affecting personal information entered by users of that website from June through December 12, 2020. The information about you potentially impacted by this incident includes the credentials (username and password) that you used to access that site during that period of time, credit card information that you entered on that site during that time, and other information that you entered into that site during that time. As a result, we encourage you to (a) enroll in the identity protection services discussed below, (b) change the password you use to access any other site if it is the same or very similar to the password you used to access www.SapphireFoxxBeyond.com between June and December 12, 2020, and (c) review and continue to monitor the statements for any credit cards you used on that site during that period of time, alert your credit card provider if you discover any fraudulent charges on those accounts, and (if any such fraud occurred) obtain new credit card numbers for those accounts. ***Please be aware that this incident affected only www.SapphireFoxxBeyond.com. It did not affect our sister website, www.SapphireFoxx.com, and we are not aware of any compromise of any information from the sister site.*** Please call us at (888) 522-8696 or send us an email at response@sapphirefoxxbeyond.com if you have any questions.

What Happened?

In the late summer of 2020, some of the subscribers of www.SapphireFoxxBeyond.com informed us that they had experienced unauthorized charges on their credit cards. However, we were not aware at that time of any compromise of our site. We retained an outside forensic expert in November 2020 to investigate, when we began receiving additional information from subscribers about unauthorized charges. In December 2020, we determined that these charges could have resulted from malware we discovered on that site at that time, which appears to have been installed sometime in June 2020. The malware was removed on December 12, 2020. You are receiving this notice because you used your credentials (username and password) to access www.SapphireFoxxBeyond.com from June to December 12, 2020, and you used a credit card on that site during that period of time.

The outside forensic expert also conducted an investigation our sister website of www.SapphireFoxx.com. The result of that investigation was that the sister site did not have any malware or other indicia of breach, and the forensic expert concluded that there is no reason to believe that any information entered on the sister site has been compromise.

What Information Was Affected?

The credentials (username and password) you used to access www.SapphireFoxxBeyond.com from June to December 12, 2020 and any credit card information (card number, expiration date, and security code) that you entered on that site during that period of time may have been compromised.

We are aware that many subscribers to www.SapphireFoxxBeyond.com have set their accounts to renew by automatically charging their credit cards. That credit card information was not affected, because we do not retain such information on our site. That information is only retained by an outside credit card processor, which was not affected by this incident. Only credit card information actually entered on www.SapphireFoxxBeyond.com from June to December 12, 2020 may have been compromised.

What Should You Do?

Because your access credentials and credit card information may have been compromised, we are offering you identity protection services. We are offering you a complimentary 2-year membership in IdentityWorks. This service provides you with identity protection and resolution of fraud. To activate your membership, please follow these steps:

- Ensure that you enroll by: **April 30, 2021**. Your code will not work after this date.
- Visit this website to enroll: <https://www.experianidworks.com/identity>
- Provide your activation code: **code**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by **April 30, 2021**. Be prepared to provide engagement number **B008602** 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:

- Internet Surveillance: Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- 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 Insurance¹: 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 877-890-9332. 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

¹ 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.

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.

As you may have noticed, on January 21, 2021, we required all users of www.SapphireFoxxBeyond.com to create a new password to access that site. If the password you used to access that site is the same or very similar to the password that you use to access other sites, then you should change that password for those sites as well.

We also encourage you to promptly review and continue to monitor the activity on the statements for any credit cards that you used on www.SapphireFoxxBeyond.com from June through December 12, 2020, alert your credit card provider if you discover any fraudulent charges on those accounts, and (if any such fraud occurred) obtain a new credit card number for those accounts. Alternatively, you may decide to obtain new numbers for any credit cards that you used on that site during that period of time, even in the absence of any fraudulent charges, if you are more comfortable doing so.

Lastly, we encourage you to review the information in the below *“Steps You Can Take To Help Protect Your Information.”* To the extent you feel that any such measures are necessary to protect your identity or credit, we encourage you take them.

We have not filed a police report about this matter. Under certain state laws, you may have a right to obtain a copy of such a report, if any exists. Also, if you feel that you have experienced identity or credit fraud or otherwise want to contact law enforcement about this matter, we encourage you to contact your state or local police department.

What Is Sapphire Foxx Doing?

We have implemented measures to reduce the risk that this type of incident could reoccur. For example, we have deployed additional server side threat detection and anti-malware protective software, mandated password changes, and are incorporating additional code plug-ins into the site to ensure the highest level of security. In addition, we are working with an outside forensic expert and cybersecurity attorney to ensure that we have taken all additional reasonable and appropriate measures designed to safeguard the confidentiality of your information.

If you have any questions, please call (888) 522-8696 or send us an email at response@sapphirefoxxbeyond.com. We apologize for any concern or inconvenience this situation may cause, and thank you for your continued participation in our community.

Sincerely,

Samuel Mokler
Founder of Sapphire Foxx

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Monitor Accounts

Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/freeze/center.html

TransUnion

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872

www.transunion.com/credit-freeze

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111

www.equifax.com/personal/credit-report-services

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, 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.

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

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Chester, PA 19016
1-800-680-7289

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008

www.experian.com/fraud/center.html

www.transunion.com/fraud-victim-resource/place-fraud-alert

www.equifax.com/personal/credit-report-services

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft. **Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300. **Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023. **New Mexico Residents:** You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the 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; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580. **New York Residents:** the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>. **North Carolina Residents:** Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400, 877-566-7226 (toll free within NC). **Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392. **Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 3 Rhode Island residents impacted by this incident. **Washington D.C. Residents:** the Office of Attorney General for the District of Columbia can be reached at: 441 4th Street NW, Suite 1100 South, Washington, D.C. 20001; 1-202-442-9828; <https://oag.dc.gov>. **All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.