

Mahindra Finance USA LLC
PO Box 2000
Johnston, IA 50131-0020

«M_2nd_Debtor_Only»
«ADDRESS»
«CITY», «STATE» «ZIP»

June 1, 2021

Re: Notice of Data Incident

Dear «M_2nd_Debtor_Only»:

Mahindra Finance USA LLC (“MFUSA”) is writing to notify you of a recent incident that may have resulted in the unauthorized disclosure of your personal information maintained by MFUSA. This letter provides you with information about the steps MFUSA has taken to guard against the potential misappropriation of your data and steps you can take to help monitor and protect your data.

What Happened?

On April 1, 2021, MFUSA submitted a small number of state security interest filings through a third-party system. On April 6, 2021, MFUSA noticed that a batch of filings included individual social security numbers in some states that did not require them, and these social security numbers appeared as zip codes in the filings. MFUSA immediately contacted the appropriate state agencies to stop them from posting this security interest documentation, or to remove such postings from agency websites. In most instances, the misfiled personal information was only posted online for a short time, but MFUSA is still asking some state agencies to remove incorrect filings.

What Information was Involved?

Beyond the required information in a security interest filing, the only additional information disclosed was a social security number that appeared where a zip code should be.

What are We Doing?

We take the security of your personal information seriously, and we have implemented technical controls to limit these types of incidents in the future. We also have recoded the application that allowed social security numbers to be included in filings. In addition, we have arranged for you to enroll, at no cost to you, in an online three-bureau credit monitoring service for two years provided by Identity Force.

What Can You Do?

To enroll in Identity Force, please follow the instructions under the “Credit Monitoring Details” section, below. We cannot register you for credit monitoring directly. This service is completely free to you and enrolling in this program will not hurt your credit score. In addition, please continue to be vigilant about the security of your online or financial accounts and monitor your credit reports for unauthorized activities. Please report any suspicious activities to appropriate law enforcement.

For More Information

Again, we take the security of your information in our care very seriously, and we regret any concern or inconvenience this incident may cause. Please review the enclosed attachment called *Preventing Identity Theft and Fraud* for more information on ways to protect against the potential misuse of your information. If you have additional questions, please contact our Customer Service Department at 866-222-2478.

Sincerely,

Mahindra Finance USA LLC

CREDIT MONITORING DETAILS:

In response to the incident, we are providing you with access to **Triple Bureau Credit Monitoring** services at no charge. These services provide you with alerts for twenty-four (24) months from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit files. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event you become a victim of identity theft.

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please log on to <https://secure.identityforce.com/benefit/dllfinance> and follow the instructions provided. When prompted, please provide the following unique code to receive services: **«Code»**. To receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

PREVENTING IDENTITY THEFT AND FRAUD

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Immediately report any suspicious activity to your bank or credit union. If you do find suspicious activity on your credit reports or other statements, call your local police or sheriff's office or state Attorney General and file a report of identity theft. You have a right to a copy of the police report, and you may need to give copies of the police report to creditors to clear up your records and access some services that are free to identity theft victims.

Under the U.S. Fair Credit Reporting Act and other laws, you have certain rights that can help protect yourself from identity theft. Many of these are explained in this document and at www.identitytheft.gov/ Know-Your-Rights. For example, 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.

At no charge, you can have these credit bureaus place a short-term or an extended "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

General contact information for each agency:

Equifax	Experian	TransUnion
P.O. Box 105069	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5069	Allen, TX 75013	Chester, PA 19016-2000
(800) 525-6285	888-397-3742	800-680-7289
www.equifax.com	www.experian.com	www.transunion.com

To add a fraud alert:

Equifax (888) 202-4025, Option 6 or <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

Experian (714) 830-7000, Option 2 or <https://www.experian.com/fraud/center.html>

TransUnion (800) 916-8800, Option 0 or <https://www.transunion.com/fraud-alerts>

You may also place a security freeze on your credit reports, free of charge. A security freeze, also known as a "credit freeze," prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised 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. But unlike a fraud alert, you must separately place a security freeze on your credit file at **each** bureau. You can use the following addresses and contact information to place a security freeze with each major credit bureau:

Equifax Security Freeze. 1-800-685-1111. P.O. Box 1057881, Atlanta, GA 30348-0241.
www.equifax.com/personal/credit-report-services/credit-freeze/;

Experian Security Freeze. 1-888-EXPERIAN or 1-888-397-3742. P.O. Box 9554, Allen, TX 75013.
www.experian.com/freeze/center.html; or

TransUnion. 1-800-680-7289. Fraud Victim Assistance Division, P.O. Box 2000, Chester, PA 19022-2000.
www.transunion.com/credit-freeze

The Federal Trade Commission also provides additional information about credit freezes here:
<https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.

In order to request a security freeze, you may need to supply your full name (including middle initial, as well as Jr., Sr., II, III, etc.), date of birth, Social Security number, all addresses for up to five previous years, email address, a copy of your state identification card or driver's license, and a copy of a utility bill, bank or insurance statement, or other statement to show proof of your current address. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning your identity theft.

The credit reporting agencies must place a security freeze on your credit report within one (1) business day after receiving a request by phone or secure electronic means, and within (3) business days after receiving your request by mail. The credit bureaus must then send written confirmation to you within five (5) business days of placing the security freeze, along with information about how to remove or lift the security freeze in the future.

You can further educate yourself regarding identity theft, fraud alerts, freezes, and the steps you can take to protect yourself by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission encourages those who discover their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be reported to law enforcement or your state Attorney General as well.

The Federal Trade Commission can be reached at:

Federal Trade Commission
Consumer Resource Center
600 Pennsylvania Avenue NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.identitytheft.gov or www.ftc.gov

OTHER IMPORTANT INFORMATION

You may also file a report with your local police or the police in the community where the identity theft took place. Further, you are entitled to request a copy of the police report filed in this matter.

For North Carolina residents:

You may obtain information about avoiding identity theft at: North Carolina Attorney General's Office 9001 Mail Service Center Raleigh, NC 27699-9001 919-716-6400 www.ncdoj.gov