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March 9, 2021

Consumer Protection Division
Security Breach Notifications
Office of the Attorney General of Iowa
1305 E. Walnut Street
Des Moines, Iowa 50319-0106

Re: Notice of Accellion Data Security Incident Impacting Kroger

Dear Attorney General Thomas J. Miller:

On behalf of my client, The Kroger Co. and its affiliated companies (“Kroger”), I write to notify you of a data security incident affecting Accellion, which is used by Kroger and many other companies for secure file transfers.

Accellion has confirmed that an unauthorized person gained access to certain Kroger files by exploiting a vulnerability in Accellion’s file transfer service on approximately December 24-29, 2020. Kroger learned of the impact to certain of its files on January 23, 2021, and took action to discontinue use of Accellion’s services, report the incident to federal law enforcement, and investigate the scope and impact of the incident. Kroger’s own IT systems have not been affected by this incident.

Kroger’s investigation has now concluded, and we are able to confirm that the final number of impacted Iowa residents is approximately 1,200 individuals. Kroger began notifying impacted individuals on February 19, 2021, including an offer of two years of complementary credit monitoring through Experian; notification is expected to be complete by March 17, 2021. Sample notification letters sent to Iowa residents are enclosed for your reference.

Impacted Iowa resident information includes certain employee or former employee information, such as names, contact information, dates of birth, Social Security numbers, and for some employees or former employees, salary information such as net and gross pay and withholdings, and benefits information from the Kroger Employee Health Plan, including plan, prescription ID and certain claims processing details. Information from Kroger’s Pharmacies or The Little Clinic customers may include names, contact information, dates of birth, social security numbers, information to process insurance claims, prescription information such as prescription number, prescribing doctor, medication names and dates, medical history, as well as certain clinical services, such as whether a patient ordered a flu test. Certain information from business clients of Kroger Prescription Plans, Inc. and Kroger Personal Finance were also impacted.

If you have any questions, please do not hesitate to contact me.

Sincerely,

Colleen Theresa Brown
Partner



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

February 19, 2021

G2319-L03-0000003 T00001 P001 *****MIXED AADC 159



SAMPLE A SAMPLE - L03

APT 123

123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

Dear Sample A Sample,

I am writing to let you know about a data security incident affecting Accellion, which was used by the Kroger Family of Companies and many other companies for secure file transfers. This incident involved your personal information. At this time, we have no indication of fraud or misuse of your personal information as a result of this incident. Nevertheless, we are notifying you to explain the circumstances as we understand them, and to make you aware of the steps we have taken to respond and the resources we are making available to you.

What Happened?

We were recently made aware of a data security incident affecting Accellion, which was used by the Kroger Family of Companies, as well as many other companies, for secure file transfers. Accellion has confirmed that an unauthorized person gained access to certain Kroger Family of Companies files by exploiting a vulnerability in Accellion’s file transfer service. We learned that the Accellion incident impacted Kroger’s files on January 23, 2021, took immediate action, and we discontinued use of Accellion’s services and investigated the scope and impact of the incident. The incident was isolated to Accellion’s services, and our own IT systems have not been affected by this incident. No grocery store data was impacted. However, the Accellion software was used for secure file transfers of certain Kroger associate benefit information.

What Information Was Involved?

Our investigation into the scope of the incident is ongoing. However, we believe impacted information may include names, contact information, date or birth, and benefits information from the Kroger Employee Health Plan including your plan, prescription ID and certain claims processing details. While grocery store systems or data were not impacted, customers of the Pharmacy or Little Clinic may receive a separate notice related to this incident if your pharmacy or clinic information was impacted.

What We Are Doing

The safety of your personal information is of utmost importance to us. We have discontinued the use of the Accellion service, reported the incident to federal law enforcement, and began an investigation to understand the scope and impact of the incident. In addition, we have arranged for any impacted associate to receive comprehensive credit monitoring and identity theft protection services through Experian for two years at no cost to you.

0000003



How to Enroll in of Experian's® IdentityWorksSM

To help protect your identity, we are offering a complimentary two-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: May 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll
 - **For adults, visit <https://www.experianidworks.com/3bcredit>**
 - **For minors, visit <https://www.experianidworks.com/minorplus>**
- 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 **(855) 558-2999** by **May 31, 2021**. Be prepared to provide engagement number **DB25429** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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

For adults: 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.

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

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **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™:** Receive the same high-level of Identity Restoration support even after the 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 **(855) 558-2999**. 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.


What You Can Do

In addition to signing up for the credit monitoring services, we encourage you to remain vigilant and monitor your accounts for any suspicious activity and to report any suspected incidents of fraud to your financial institution. We would also encourage you to avoid clicking on links or downloading attachments from suspicious emails and to be cautious of any unsolicited communications that ask for your personal information or refer you to a website asking for personal information. Please refer to the enclosure entitled "Additional Ways to Protect Your Identity" for additional actions you should consider taking to protect yourself against fraud and identity theft.

For More Information

We take the security of your information very seriously and sincerely regret any inconvenience or concern. We are committed to protecting your information and maintaining your trust and confidence. Should you have questions or concerns, please do not hesitate to contact the support team at (855) 558-2999.

Sincerely,

A handwritten signature in black ink, appearing to read "Tim Massa", followed by a long horizontal line extending to the right.

Tim Massa
Senior Vice President and Chief People Officer



Additional Ways to Protect Your Identity: Important Identity Theft Information

Reviewing Your Accounts and Credit Reports

Be vigilant for the next 12 to 24 months for any suspicious account activity. Regularly review your account statements, and periodically obtain your credit report from one or more of the three national credit reporting companies. Those companies are:

Equifax 1-800-525-6285 Equifax.com	Experian 1-888-397-3742 Experian.com	TransUnion 1-800-680-7289 Transunion.com
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You can obtain your credit report from each of those companies for free once every 12 months. Free reports are available online at www.annualcreditreport.com. You may also obtain a free report by calling toll free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. If you do not have any free credit reports left, you can still purchase a copy of your credit report by contacting one or more of the three credit reporting companies listed above.

Placing a Fraud Alert

A fraud alert tells lenders that they should verify your identification before they extend credit in your name. Each of the three nationwide credit reporting companies can place a fraud alert on your credit report. If you wish to place a fraud alert, contact any one of the three credit reporting companies listed above. As soon as one company confirms your fraud alert, the others are notified to place fraud alerts as well.

Requesting a Security Freeze on Your Credit Report

A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Placing, lifting, or removing a security freeze is free of charge. To place a security freeze on your credit report, you must do so separately at each credit reporting company. The credit reporting companies do not notify each other about security freezes.

While a security freeze is in effect, it may delay, interfere with, or prevent the timely approval of any request you make for new credit, loans, mortgages, employment, housing or other services that require a credit check. If you want to allow a credit check for those or other purposes, you will have to lift the security freeze by contacting each credit reporting company. Each credit reporting agency will provide you a PIN number or a password when you place a security freeze. You will need that PIN or password to lift the freeze, and should be careful to record it somewhere secure.

Suggestions if You Are a Victim of Identity Theft

If you find suspicious activity on your accounts or credit reports, or have other reason to believe your information is being misused, you should take the following steps:

File a Police Report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.

Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. If you file an identity theft complaint with the FTC, your case will be added to that database. You can find more information and file a complaint online at www.IdentityTheft.gov. You can also file a complaint by calling the FTC's toll-free Identity Theft Hotline at 1-877-IDTHEFT (438-4338), or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. You may also wish to obtain a copy of *Identity Theft: A Recovery Plan*, a guide from the FTC to help you guard against and deal with identity theft. It is available online at https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf.

Exercise Your Rights Under the Fair Credit Reporting Act (FCRA). You have certain legal rights under the FCRA. These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have credit reporting companies correct or delete inaccurate, incomplete, or unverifiable information. You can find more information about your rights under the FCRA online at www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf. The laws of your state may provide you with additional rights. Your state's attorney general or consumer protection department may be able to give you more information about your rights under state law.

Keep a record of your contacts. Start a file with copies of your credit reports, police reports, any correspondence, and copies of disputed bills. Keep a log of your conversations with creditors, law enforcement officials, credit reporting companies, and other relevant parties.

Special Information for Residents of Iowa, Maryland, Massachusetts, New Mexico, North Carolina, Oregon, Rhode Island, and Vermont

Iowa residents may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached by visiting the website at www.iowaattorneygeneral.gov, calling (515) 281-5164 or requesting more information from the Office of the Attorney General, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319.

Maryland residents can learn more about preventing identity theft from the Maryland Office of the Attorney General, by visiting their web site at <http://www.oag.state.md.us/idtheft/index.htm>, calling the Identity Theft Unit at 1.410.567.6491, or requesting more information at the Identity Theft Unit, 200 St. Paul Place, 16th Floor, Baltimore, MD 21202.

Massachusetts residents are reminded that you have the right to obtain a police report and request a security freeze as described above. There is no charge to place a security freeze on your account; however, you may be required to provide the credit reporting agency with certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to its honoring your request.

New Mexico residents are reminded that you have the right to obtain a police report and request a security freeze as described above and you have rights under the Fair Credit Reporting Act as described above.

North Carolina residents can learn more about preventing identity theft from the North Carolina Office of the Attorney General, by visiting their web site at <http://www.ncdoj.gov/Help-for-Victims/ID-Theft-Victims.aspx>, calling 1.919.716.6400 or requesting more information from the North Carolina Attorney General's Office, 9001 Mail Service Center Raleigh, NC 27699-9001.



Oregon residents may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached by visiting the website at www.doj.state.or.us, calling (503) 378-4400 or requesting more information from the Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096.

Rhode Island residents are reminded that you have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. Residents can learn more by contacting the Rhode Island Office of the Attorney General by phone at 1.410.274.4400 or by mail at 150 South Main Street, Providence, Rhode Island 02903.

Vermont residents may learn helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report on the Vermont Attorney General's website at <http://www.atg.state.vt.us>.



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

February 19, 2021

G2353-L05-0000001 T00001 P001 *****MIXED AADC 159



SAMPLE A SAMPLE - L05

APT 123

123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

Dear Sample A Sample,

I am writing to let you know about a data security incident affecting Accellion, which was used by The Kroger Co. (“Kroger”) and many other companies for secure file transfers. This incident involved your personal information. At this time, we have no indication of fraud or misuse of your personal information as a result of this incident. Nevertheless, we are notifying you to explain the circumstances as we understand them, and to make you aware of the steps we have taken to respond, and the resources we are making available to you.

What Happened?

We were recently made aware of a data security incident affecting Accellion, which was used by Kroger Pharmacies and its other family of pharmacies, The Little Clinic, as well as many other companies, for secure file transfers. Accellion has confirmed that an unauthorized person gained access to certain pharmacy and clinic files by exploiting a vulnerability in Accellion’s file transfer service. We learned that the Accellion incident impacted Kroger’s files on January 23, 2021, took immediate action, and we discontinued use of Accellion’s services and investigated the scope and impact of the incident. The incident was isolated to Accellion’s services and Kroger’s own IT systems have not been affected by this incident. No grocery store data was impacted. However, the Accellion software was used for secure file transfers of certain patient pharmacy and clinic records.

What Information Was Involved?

Our investigation into the scope of the incident is ongoing. However, we believe impacted information may include all, or a subset of, the following: certain names, email addresses, phone numbers, home addresses, dates of birth, Social Security numbers, information to process insurance claims, prescription information such as prescription number, prescribing doctor, medication names and dates, medical history, as well as certain clinical services, such as whether you were ordered an influenza test. No credit or debit card information or other financial information was impacted.

What We Are Doing

The safety of your personal information is of utmost importance to us. We have discontinued the use of the Accellion service, reported the incident to federal law enforcement, and began an investigation to understand the scope and impact of the incident. In addition, we have arranged for all impacted patients to receive comprehensive credit monitoring and identity theft protection services through Experian for two years at no cost to you.

0000001



How to Enroll in Experian's® IdentityWorksSM

To help protect your identity, we are offering a complimentary two-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: May 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll
 - **For adults, visit <https://www.experianidworks.com/3bcredit>**
 - **For minors, visit <https://www.experianidworks.com/minorplus>**
- 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 (855) 558-2999 by **May 31, 2021**. Be prepared to provide engagement number **DB25429** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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

For adults: 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 ExtendCARETM:** 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.

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

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **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 ExtendCARETM:** Receive the same high-level of Identity Restoration support even after the 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 (855) 558-2999. 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.

What You Can Do

In addition to signing up for the credit monitoring services, we encourage you to remain vigilant and monitor your accounts for any suspicious activity and to report any suspected incidents of fraud to your financial institution. We would also encourage you to avoid clicking on links or downloading attachments from suspicious emails and to be cautious of any unsolicited communications that ask for your personal information or refer you to a website asking for personal information. Please refer to the enclosure entitled "Additional Ways to Protect Your Identity" for additional actions you should consider taking to protect yourself against fraud and identity theft.

For More Information

We take the security of your information very seriously and sincerely regret any inconvenience or concern. Our patients have always been our first concern and highest priority, and we are committed to protecting your information and maintaining your trust and confidence. Should you have questions or concerns, please do not hesitate to contact the support team at (855) 558-2999.

Sincerely,



Colleen Lindholz
President of Kroger Health



Additional Ways to Protect Your Identity: Important Identity Theft Information

Reviewing Your Accounts and Credit Reports

Be vigilant for the next 12 to 24 months for any suspicious account activity. Regularly review your account statements, and periodically obtain your credit report from one or more of the three national credit reporting companies. Those companies are:

Equifax 1-800-525-6285 Equifax.com	Experian 1-888-397-3742 Experian.com	TransUnion 1-800-680-7289 Transunion.com
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You can obtain your credit report from each of those companies for free once every 12 months. Free reports are available online at www.annualcreditreport.com. You may also obtain a free report by calling toll free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. If you do not have any free credit reports left, you can still purchase a copy of your credit report by contacting one or more of the three credit reporting companies listed above.

Placing a Fraud Alert

A fraud alert tells lenders that they should verify your identification before they extend credit in your name. Each of the three nationwide credit reporting companies can place a fraud alert on your credit report. If you wish to place a fraud alert, contact any one of the three credit reporting companies listed above. As soon as one company confirms your fraud alert, the others are notified to place fraud alerts as well.

Requesting a Security Freeze on Your Credit Report

A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Placing, lifting, or removing a security freeze is free of charge. To place a security freeze on your credit report, you must do so separately at each credit reporting company. The credit reporting companies do not notify each other about security freezes.

While a security freeze is in effect, it may delay, interfere with, or prevent the timely approval of any request you make for new credit, loans, mortgages, employment, housing or other services that require a credit check. If you want to allow a credit check for those or other purposes, you will have to lift the security freeze by contacting each credit reporting company. Each credit reporting agency will provide you a PIN number or a password when you place a security freeze. You will need that PIN or password to lift the freeze, and should be careful to record it somewhere secure.

Suggestions if You Are a Victim of Identity Theft

If you find suspicious activity on your accounts or credit reports, or have other reason to believe your information is being misused, you should take the following steps:

File a Police Report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.

Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. If you file an identity theft complaint with the FTC, your case will be added to that database. You can find more information and file a complaint online at www.IdentityTheft.gov. You can also file a complaint by calling the FTC's toll-free Identity Theft Hotline at 1-877-IDTHEFT (438-4338), or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. You may also wish to obtain a copy of *Identity Theft: A Recovery Plan*, a guide from the FTC to help you guard against and deal with identity theft. It is available online at https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf.

Exercise Your Rights Under the Fair Credit Reporting Act (FCRA). You have certain legal rights under the FCRA. These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have credit reporting companies correct or delete inaccurate, incomplete, or unverifiable information. You can find more information about your rights under the FCRA online at www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf. The laws of your state may provide you with additional rights. Your state's attorney general or consumer protection department may be able to give you more information about your rights under state law.

Keep a record of your contacts. Start a file with copies of your credit reports, police reports, any correspondence, and copies of disputed bills. Keep a log of your conversations with creditors, law enforcement officials, credit reporting companies, and other relevant parties.

Special Information for Residents of Iowa, Maryland, Massachusetts, New Mexico, North Carolina, Oregon, Rhode Island, and Vermont

Iowa residents may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached by visiting the website at www.iowaattorneygeneral.gov, calling (515) 281-5164 or requesting more information from the Office of the Attorney General, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319.

Maryland residents can learn more about preventing identity theft from the Maryland Office of the Attorney General, by visiting their web site at <http://www.oag.state.md.us/idtheft/index.htm>, calling the Identity Theft Unit at 1.410.567.6491, or requesting more information at the Identity Theft Unit, 200 St. Paul Place, 16th Floor, Baltimore, MD 21202.

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North Carolina residents can learn more about preventing identity theft from the North Carolina Office of the Attorney General, by visiting their web site at <http://www.ncdoj.gov/Help-for-Victims/ID-Theft-Victims.aspx>, calling 1.919.716.6400 or requesting more information from the North Carolina Attorney General's Office, 9001 Mail Service Center Raleigh, NC 27699-9001.



Oregon residents may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached by visiting the website at www.doj.state.or.us, calling (503) 378-4400 or requesting more information from the Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096.

Rhode Island residents are reminded that you have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. Residents can learn more by contacting the Rhode Island Office of the Attorney General by phone at 1.410.274.4400 or by mail at 150 South Main Street, Providence, Rhode Island 02903.

Vermont residents may learn helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report on the Vermont Attorney General's website at <http://www.atg.state.vt.us>.



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

February 19, 2021

G2319-L04-0000004 T00001 P001 *****MIXED AADC 159



SAMPLE A SAMPLE - L04

APT 123

123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

Dear Sample A Sample,

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What We Are Doing

The safety of your personal information is of utmost importance to us. We have discontinued the use of the Accellion service, reported the incident to federal law enforcement, and began an investigation to understand the scope and impact of the incident. In addition, we have arranged for all impacted patients to receive comprehensive credit monitoring and identity theft protection services through Experian for two years at no cost to you.

0000004



How to Enroll in of Experian's® IdentityWorksSM

To help protect your identity, we are offering a complimentary two-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: May 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll
 - **For adults, visit <https://www.experianidworks.com/3bcredit>**
 - **For minors, visit <https://www.experianidworks.com/minorplus>**
- 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 (855) 558-2999 by **May 31, 2021**. Be prepared to provide engagement number **DB25429** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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

For adults: 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 ExtendCARETM:** 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.

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

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **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.
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- **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 (855) 558-2999. 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.

What You Can Do

In addition to signing up for the credit monitoring services, we encourage you to remain vigilant and monitor your accounts for any suspicious activity and to report any suspected incidents of fraud to your financial institution. We would also encourage you to avoid clicking on links or downloading attachments from suspicious emails and to be cautious of any unsolicited communications that ask for your personal information or refer you to a website asking for personal information. Please refer to the enclosure entitled "Additional Ways to Protect Your Identity" for additional actions you should consider taking to protect yourself against fraud and identity theft.

For More Information

We take the security of your information very seriously and sincerely regret any inconvenience or concern. Our patients have always been our first concern and highest priority, and we are committed to protecting your information and maintaining your trust and confidence. Should you have questions or concerns, please do not hesitate to contact the support team at (855) 558-2999.

Sincerely,



Colleen Lindholz
President of Kroger Health



Additional Ways to Protect Your Identity: Important Identity Theft Information

Reviewing Your Accounts and Credit Reports

Be vigilant for the next 12 to 24 months for any suspicious account activity. Regularly review your account statements, and periodically obtain your credit report from one or more of the three national credit reporting companies. Those companies are:

Equifax 1-800-525-6285 Equifax.com	Experian 1-888-397-3742 Experian.com	TransUnion 1-800-680-7289 Transunion.com
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You can obtain your credit report from each of those companies for free once every 12 months. Free reports are available online at www.annualcreditreport.com. You may also obtain a free report by calling toll free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. If you do not have any free credit reports left, you can still purchase a copy of your credit report by contacting one or more of the three credit reporting companies listed above.

Placing a Fraud Alert

A fraud alert tells lenders that they should verify your identification before they extend credit in your name. Each of the three nationwide credit reporting companies can place a fraud alert on your credit report. If you wish to place a fraud alert, contact any one of the three credit reporting companies listed above. As soon as one company confirms your fraud alert, the others are notified to place fraud alerts as well.

Requesting a Security Freeze on Your Credit Report

A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Placing, lifting, or removing a security freeze is free of charge. To place a security freeze on your credit report, you must do so separately at each credit reporting company. The credit reporting companies do not notify each other about security freezes.

While a security freeze is in effect, it may delay, interfere with, or prevent the timely approval of any request you make for new credit, loans, mortgages, employment, housing or other services that require a credit check. If you want to allow a credit check for those or other purposes, you will have to lift the security freeze by contacting each credit reporting company. Each credit reporting agency will provide you a PIN number or a password when you place a security freeze. You will need that PIN or password to lift the freeze, and should be careful to record it somewhere secure.

Suggestions if You Are a Victim of Identity Theft

If you find suspicious activity on your accounts or credit reports, or have other reason to believe your information is being misused, you should take the following steps:

File a Police Report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.

Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. If you file an identity theft complaint with the FTC, your case will be added to that database. You can find more information and file a complaint online at www.IdentityTheft.gov. You can also file a complaint by calling the FTC's toll-free Identity Theft Hotline at 1-877-IDTHEFT (438-4338), or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. You may also wish to obtain a copy of *Identity Theft: A Recovery Plan*, a guide from the FTC to help you guard against and deal with identity theft. It is available online at https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf.

Exercise Your Rights Under the Fair Credit Reporting Act (FCRA). You have certain legal rights under the FCRA. These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have credit reporting companies correct or delete inaccurate, incomplete, or unverifiable information. You can find more information about your rights under the FCRA online at www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf. The laws of your state may provide you with additional rights. Your state's attorney general or consumer protection department may be able to give you more information about your rights under state law.

Keep a record of your contacts. Start a file with copies of your credit reports, police reports, any correspondence, and copies of disputed bills. Keep a log of your conversations with creditors, law enforcement officials, credit reporting companies, and other relevant parties.

Special Information for Residents of Iowa, Maryland, Massachusetts, New Mexico, North Carolina, Oregon, Rhode Island, and Vermont

Iowa residents may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached by visiting the website at www.iowaattorneygeneral.gov, calling (515) 281-5164 or requesting more information from the Office of the Attorney General, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319.

Maryland residents can learn more about preventing identity theft from the Maryland Office of the Attorney General, by visiting their web site at <http://www.oag.state.md.us/idtheft/index.htm>, calling the Identity Theft Unit at 1.410.567.6491, or requesting more information at the Identity Theft Unit, 200 St. Paul Place, 16th Floor, Baltimore, MD 21202.

Massachusetts residents are reminded that you have the right to obtain a police report and request a security freeze as described above. There is no charge to place a security freeze on your account; however, you may be required to provide the credit reporting agency with certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to its honoring your request.

New Mexico residents are reminded that you have the right to obtain a police report and request a security freeze as described above and you have rights under the Fair Credit Reporting Act as described above.

North Carolina residents can learn more about preventing identity theft from the North Carolina Office of the Attorney General, by visiting their web site at <http://www.ncdoj.gov/Help-for-Victims/ID-Theft-Victims.aspx>, calling 1.919.716.6400 or requesting more information from the North Carolina Attorney General's Office, 9001 Mail Service Center Raleigh, NC 27699-9001.

Oregon residents may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached by visiting the website at www.doj.state.or.us, calling (503) 378-4400 or requesting more information from the Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096.



Rhode Island residents are reminded that you have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. Residents can learn more by contacting the Rhode Island Office of the Attorney General by phone at 1.410.274.4400 or by mail at 150 South Main Street, Providence, Rhode Island 02903.

Vermont residents may learn helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report on the Vermont Attorney General's website at <http://www.atg.state.vt.us>.



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

February 19, 2021

G2319-L02-0000002 T00001 P001 *****MIXED AADC 159



SAMPLE A SAMPLE - L02

APT 123

123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

Dear Sample A Sample,

I am writing to let you know about a data security incident affecting Accellion, which was used by the Kroger Family of Companies and many other companies for secure file transfers. This incident involved your personal information. At this time, we have no indication of fraud or misuse of your personal information as a result of this incident. Nevertheless, we are notifying you to explain the circumstances as we understand them, and to make you aware of the steps we have taken to respond and the resources we are making available to you.

What Happened?

We were recently made aware of a data security incident affecting Accellion, which was used by the Kroger Family of Companies, as well as many other companies, for secure file transfers. Accellion has confirmed that an unauthorized person gained access to certain Kroger Family of Companies files by exploiting a vulnerability in Accellion’s file transfer service. We learned that the Accellion incident impacted Kroger’s files on January 23, 2021, took immediate action, and we discontinued use of Accellion’s services and investigated the scope and impact of the incident. The incident was isolated to Accellion’s services, and our own IT systems have not been affected by this incident. No grocery store data was impacted. However, the Accellion software was used for secure file transfers of certain Human Resources and benefit information of some associates and former associates.

What Information Was Involved?

Our investigation into the scope of the incident is ongoing. However, we believe impacted information may include names, email address and other contact information, date of birth, Social Security number, and for some associates or former associates, may have also included certain salary information such as net and gross pay and withholdings. Your impacted information also may include benefits information from the Kroger Employee Health Plan, including your plan, prescription ID and certain claims processing details. While grocery store systems or data were not impacted, customers of the Pharmacy or Little Clinic may receive a separate notice related to this incident if your pharmacy or clinic information was impacted.

What We Are Doing

The safety of your personal information is of utmost importance to us. We have discontinued the use of the Accellion service, reported the incident to federal law enforcement, and began an investigation to understand the scope and impact of the incident. In addition, we have arranged for any impacted associate to receive comprehensive credit monitoring and identity theft protection services through Experian for two years at no cost to you.

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G2319-L02

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- 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 **(855) 558-2999** by **May 31, 2021**. Be prepared to provide engagement number **DB25429** as proof of eligibility for the identity restoration services by Experian.

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

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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.

What You Can Do

In addition to signing up for the credit monitoring services, we encourage you to remain vigilant and monitor your accounts for any suspicious activity and to report any suspected incidents of fraud to your financial institution. We would also encourage you to avoid clicking on links or downloading attachments from suspicious emails and to be cautious of any unsolicited communications that ask for your personal information or refer you to a website asking for personal information. Please refer to the enclosure entitled "Additional Ways to Protect Your Identity" for additional actions you should consider taking to protect yourself against fraud and identity theft.

For More Information

We take the security of your information very seriously and sincerely regret any inconvenience or concern. We are committed to protecting your information and maintaining your trust and confidence. Should you have questions or concerns, please do not hesitate to contact the support team at (855) 558-2999.

Sincerely,

A handwritten signature in black ink, appearing to read 'Tim Massa', followed by a long horizontal line extending to the right.

Tim Massa
Senior Vice President and Chief People Officer



Additional Ways to Protect Your Identity: Important Identity Theft Information

Reviewing Your Accounts and Credit Reports

Be vigilant for the next 12 to 24 months for any suspicious account activity. Regularly review your account statements, and periodically obtain your credit report from one or more of the three national credit reporting companies. Those companies are:

Equifax 1-800-525-6285 Equifax.com	Experian 1-888-397-3742 Experian.com	TransUnion 1-800-680-7289 Transunion.com
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You can obtain your credit report from each of those companies for free once every 12 months. Free reports are available online at www.annualcreditreport.com. You may also obtain a free report by calling toll free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. If you do not have any free credit reports left, you can still purchase a copy of your credit report by contacting one or more of the three credit reporting companies listed above.

Placing a Fraud Alert

A fraud alert tells lenders that they should verify your identification before they extend credit in your name. Each of the three nationwide credit reporting companies can place a fraud alert on your credit report. If you wish to place a fraud alert, contact any one of the three credit reporting companies listed above. As soon as one company confirms your fraud alert, the others are notified to place fraud alerts as well.

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While a security freeze is in effect, it may delay, interfere with, or prevent the timely approval of any request you make for new credit, loans, mortgages, employment, housing or other services that require a credit check. If you want to allow a credit check for those or other purposes, you will have to lift the security freeze by contacting each credit reporting company. Each credit reporting agency will provide you a PIN number or a password when you place a security freeze. You will need that PIN or password to lift the freeze, and should be careful to record it somewhere secure.

Suggestions if You Are a Victim of Identity Theft

If you find suspicious activity on your accounts or credit reports, or have other reason to believe your information is being misused, you should take the following steps:

File a Police Report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.

Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. If you file an identity theft complaint with the FTC, your case will be added to that database. You can find more information and file a complaint online at www.IdentityTheft.gov. You can also file a complaint by calling the FTC's toll-free Identity Theft Hotline at 1-877-IDTHEFT (438-4338), or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. You may also wish to obtain a copy of *Identity Theft: A Recovery Plan*, a guide from the FTC to help you guard against and deal with identity theft. It is available online at https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf.

Exercise Your Rights Under the Fair Credit Reporting Act (FCRA). You have certain legal rights under the FCRA. These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have credit reporting companies correct or delete inaccurate, incomplete, or unverifiable information. You can find more information about your rights under the FCRA online at www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf. The laws of your state may provide you with additional rights. Your state's attorney general or consumer protection department may be able to give you more information about your rights under state law.

Keep a record of your contacts. Start a file with copies of your credit reports, police reports, any correspondence, and copies of disputed bills. Keep a log of your conversations with creditors, law enforcement officials, credit reporting companies, and other relevant parties.

Special Information for Residents of Iowa, Maryland, Massachusetts, New Mexico, North Carolina, Oregon, Rhode Island, and Vermont

Iowa residents may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached by visiting the website at www.iowaattorneygeneral.gov, calling (515) 281-5164 or requesting more information from the Office of the Attorney General, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319.

Maryland residents can learn more about preventing identity theft from the Maryland Office of the Attorney General, by visiting their web site at <http://www.oag.state.md.us/idtheft/index.htm>, calling the Identity Theft Unit at 1.410.567.6491, or requesting more information at the Identity Theft Unit, 200 St. Paul Place, 16th Floor, Baltimore, MD 21202.

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

February 19, 2021

G2319-L01-0000001 T00001 P001 *****MIXED AADC 159



SAMPLE A SAMPLE - L01

APT 123

123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

Dear Sample A Sample,

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What Information Was Involved?

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Sincerely,

A handwritten signature in black ink, appearing to read "Tim Massa", followed by a long horizontal line extending to the right.

Tim Massa
Senior Vice President and Chief People Officer



Additional Ways to Protect Your Identity: Important Identity Theft Information

Reviewing Your Accounts and Credit Reports

Be vigilant for the next 12 to 24 months for any suspicious account activity. Regularly review your account statements, and periodically obtain your credit report from one or more of the three national credit reporting companies. Those companies are:

Equifax 1-800-525-6285 Equifax.com	Experian 1-888-397-3742 Experian.com	TransUnion 1-800-680-7289 Transunion.com
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You can obtain your credit report from each of those companies for free once every 12 months. Free reports are available online at www.annualcreditreport.com. You may also obtain a free report by calling toll free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. If you do not have any free credit reports left, you can still purchase a copy of your credit report by contacting one or more of the three credit reporting companies listed above.

Placing a Fraud Alert

A fraud alert tells lenders that they should verify your identification before they extend credit in your name. Each of the three nationwide credit reporting companies can place a fraud alert on your credit report. If you wish to place a fraud alert, contact any one of the three credit reporting companies listed above. As soon as one company confirms your fraud alert, the others are notified to place fraud alerts as well.

Requesting a Security Freeze on Your Credit Report

A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Placing, lifting, or removing a security freeze is free of charge. To place a security freeze on your credit report, you must do so separately at each credit reporting company. The credit reporting companies do not notify each other about security freezes.

While a security freeze is in effect, it may delay, interfere with, or prevent the timely approval of any request you make for new credit, loans, mortgages, employment, housing or other services that require a credit check. If you want to allow a credit check for those or other purposes, you will have to lift the security freeze by contacting each credit reporting company. Each credit reporting agency will provide you a PIN number or a password when you place a security freeze. You will need that PIN or password to lift the freeze, and should be careful to record it somewhere secure.

Suggestions if You Are a Victim of Identity Theft

If you find suspicious activity on your accounts or credit reports, or have other reason to believe your information is being misused, you should take the following steps:

File a Police Report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.

Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. If you file an identity theft complaint with the FTC, your case will be added to that database. You can find more information and file a complaint online at www.IdentityTheft.gov. You can also file a complaint by calling the FTC's toll-free Identity Theft Hotline at 1-877-IDTHEFT (438-4338), or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. You may also wish to obtain a copy of *Identity Theft: A Recovery Plan*, a guide from the FTC to help you guard against and deal with identity theft. It is available online at https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf.

Exercise Your Rights Under the Fair Credit Reporting Act (FCRA). You have certain legal rights under the FCRA. These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have credit reporting companies correct or delete inaccurate, incomplete, or unverifiable information. You can find more information about your rights under the FCRA online at www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf. The laws of your state may provide you with additional rights. Your state's attorney general or consumer protection department may be able to give you more information about your rights under state law.

Keep a record of your contacts. Start a file with copies of your credit reports, police reports, any correspondence, and copies of disputed bills. Keep a log of your conversations with creditors, law enforcement officials, credit reporting companies, and other relevant parties.

Special Information for Residents of Iowa, Maryland, Massachusetts, New Mexico, North Carolina, Oregon, Rhode Island, and Vermont

Iowa residents may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached by visiting the website at www.iowaattorneygeneral.gov, calling (515) 281-5164 or requesting more information from the Office of the Attorney General, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319.

Maryland residents can learn more about preventing identity theft from the Maryland Office of the Attorney General, by visiting their web site at <http://www.oag.state.md.us/idtheft/index.htm>, calling the Identity Theft Unit at 1.410.567.6491, or requesting more information at the Identity Theft Unit, 200 St. Paul Place, 16th Floor, Baltimore, MD 21202.

Massachusetts residents are reminded that you have the right to obtain a police report and request a security freeze as described above. There is no charge to place a security freeze on your account; however, you may be required to provide the credit reporting agency with certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to its honoring your request.

New Mexico residents are reminded that you have the right to obtain a police report and request a security freeze as described above and you have rights under the Fair Credit Reporting Act as described above.

North Carolina residents can learn more about preventing identity theft from the North Carolina Office of the Attorney General, by visiting their web site at <http://www.ncdoj.gov/Help-for-Victims/ID-Theft-Victims.aspx>, calling 1.919.716.6400 or requesting more information from the North Carolina Attorney General's Office, 9001 Mail Service Center Raleigh, NC 27699-9001.



Oregon residents may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached by visiting the website at www.doj.state.or.us, calling (503) 378-4400 or requesting more information from the Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096.

Rhode Island residents are reminded that you have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. Residents can learn more by contacting the Rhode Island Office of the Attorney General by phone at 1.410.274.4400 or by mail at 150 South Main Street, Providence, Rhode Island 02903.

Vermont residents may learn helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report on the Vermont Attorney General's website at <http://www.atg.state.vt.us>.



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

March 11, 2021

G3010-L01-0000001 T00001 P001 *****MIXED AADC 159



SAMPLE A SAMPLE - L01

APT 123

123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

Dear Sample A Sample,

I am writing to let you know about a data security incident affecting Accellion, which was used by the Kroger Family of Companies and many other companies for secure file transfers. This incident involved your personal information. At this time, we have no indication of fraud or misuse of your personal information as a result of this incident. Nevertheless, we are notifying you to explain the circumstances as we understand them, and to make you aware of the steps we have taken to respond and the resources we are making available to you.

What Happened?

We were recently made aware of a data security incident affecting Accellion, which was used by the Kroger Family of Companies, as well as many other companies, for secure file transfers. Accellion has confirmed that an unauthorized person gained access to certain Kroger Family of Companies files by exploiting a vulnerability in Accellion’s file transfer service. We learned that the Accellion incident impacted Kroger’s files on January 23, 2021, took immediate action, and we discontinued use of Accellion’s services and investigated the scope and impact of the incident. The incident was isolated to Accellion’s services, and our own IT systems have not been affected by this incident. However, the Accellion software was used for secure file transfers of certain Human Resources information of some associates and former associates.

What Information Was Involved?

Impacted information includes names, email address and other contact information, date of birth, Social Security number, and for some associates or former associates, may have also included certain salary information such as net and gross pay and withholdings. While grocery store systems were not impacted, customers of the Pharmacy or Little Clinic may receive a separate notice related to this incident if your pharmacy or clinic information was impacted.

What We Are Doing

The safety of your personal information is of utmost importance to us. We have discontinued the use of the Accellion service, reported the incident to federal law enforcement, and began an investigation to understand the scope and impact of the incident. In addition, we have arranged for any impacted associate to receive comprehensive credit monitoring and identity theft protection services through Experian for two years at no cost to you.

0000001



How to Enroll in of Experian's® IdentityWorksSM

To help protect your identity, we are offering a complimentary two-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: May 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll
 - **For adults, visit <https://www.experianidworks.com/3bcredit>**
 - **For minors, visit <https://www.experianidworks.com/minorplus>**
- 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 **(855) 558-2999** by **May 31, 2021**. Be prepared to provide engagement number **DB25429** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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

For adults: 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.

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

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **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™:** Receive the same high-level of Identity Restoration support even after the 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 **(855) 558-2999**. 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.

What You Can Do

In addition to signing up for the credit monitoring services, we encourage you to remain vigilant and monitor your accounts for any suspicious activity and to report any suspected incidents of fraud to your financial institution. We would also encourage you to avoid clicking on links or downloading attachments from suspicious emails and to be cautious of any unsolicited communications that ask for your personal information or refer you to a website asking for personal information. Please refer to the enclosure entitled "Additional Ways to Protect Your Identity" for additional actions you should consider taking to protect yourself against fraud and identity theft.

For More Information

We take the security of your information very seriously and sincerely regret any inconvenience or concern. We are committed to protecting your information and maintaining your trust and confidence. Should you have questions or concerns, please do not hesitate to contact the support team at (855) 558-2999.

Sincerely,

A handwritten signature in black ink, appearing to read "Tim Massa", followed by a long horizontal line extending to the right.

Tim Massa
Senior Vice President and Chief People Officer



Additional Ways to Protect Your Identity: Important Identity Theft Information

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Be vigilant for the next 12 to 24 months for any suspicious account activity. Regularly review your account statements, and periodically obtain your credit report from one or more of the three national credit reporting companies. Those companies are:

Equifax 1-800-525-6285 Equifax.com	Experian 1-888-397-3742 Experian.com	TransUnion 1-800-680-7289 Transunion.com
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You can obtain your credit report from each of those companies for free once every 12 months. Free reports are available online at www.annualcreditreport.com. You may also obtain a free report by calling toll free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. If you do not have any free credit reports left, you can still purchase a copy of your credit report by contacting one or more of the three credit reporting companies listed above.

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A fraud alert tells lenders that they should verify your identification before they extend credit in your name. Each of the three nationwide credit reporting companies can place a fraud alert on your credit report. If you wish to place a fraud alert, contact any one of the three credit reporting companies listed above. As soon as one company confirms your fraud alert, the others are notified to place fraud alerts as well.

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Exercise Your Rights Under the Fair Credit Reporting Act (FCRA). You have certain legal rights under the FCRA. These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have credit reporting companies correct or delete inaccurate, incomplete, or unverifiable information. You can find more information about your rights under the FCRA online at www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf. The laws of your state may provide you with additional rights. Your state's attorney general or consumer protection department may be able to give you more information about your rights under state law.

Keep a record of your contacts. Start a file with copies of your credit reports, police reports, any correspondence, and copies of disputed bills. Keep a log of your conversations with creditors, law enforcement officials, credit reporting companies, and other relevant parties.

Special Information for Residents of Iowa, Maryland, Massachusetts, New Mexico, North Carolina, Oregon, Rhode Island, and Vermont

Iowa residents may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached by visiting the website at www.iowaattorneygeneral.gov, calling (515) 281-5164 or requesting more information from the Office of the Attorney General, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319.

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Oregon residents may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached by visiting the website at www.doj.state.or.us, calling (503) 378-4400 or requesting more information from the Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096.

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

March 11, 2021

G3010-L02-0000002 T00001 P001 *****MIXED AADC 159



SAMPLE A SAMPLE - L02

APT 123

123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

Dear Sample A Sample,

I am writing to let you know about a data security incident affecting Accellion, which was used by the Kroger Family of Companies and many other companies for secure file transfers. This incident involved your personal information. At this time, we have no indication of fraud or misuse of your personal information as a result of this incident. Nevertheless, we are notifying you to explain the circumstances as we understand them, and to make you aware of the steps we have taken to respond and the resources we are making available to you.

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What Information Was Involved?

Impacted information includes names, email address and other contact information, date of birth, Social Security number, and for some associates or former associates, may have also included certain salary information such as net and gross pay and withholdings. Your impacted information also may include benefits information from the Kroger Employee Health Plan, including your plan, prescription ID and certain claims processing details. While grocery store systems were not impacted, customers of the Pharmacy or Little Clinic may receive a separate notice related to this incident if your pharmacy or clinic information was impacted.

What We Are Doing

The safety of your personal information is of utmost importance to us. We have discontinued the use of the Accellion service, reported the incident to federal law enforcement, and began an investigation to understand the scope and impact of the incident. In addition, we have arranged for any impacted associate to receive comprehensive credit monitoring and identity theft protection services through Experian for two years at no cost to you.

0000002



G3010-L02

How to Enroll in of Experian's® IdentityWorksSM

To help protect your identity, we are offering a complimentary two-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: May 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll:
 - **For adults, visit <https://www.experianidworks.com/3bcredit>**
 - **For minors, visit <https://www.experianidworks.com/minorplus>**
- 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 **(855) 558-2999** by **May 31, 2021**. Be prepared to provide engagement number **DB25429** as proof of eligibility for the identity restoration services by Experian.

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- **Experian IdentityWorks ExtendCARETM:** 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.

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

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For More Information

We take the security of your information very seriously and sincerely regret any inconvenience or concern. We are committed to protecting your information and maintaining your trust and confidence. Should you have questions or concerns, please do not hesitate to contact the support team at (855) 558-2999.

Sincerely,

A handwritten signature in black ink, appearing to read "Tim Massa", followed by a long horizontal line extending to the right.

Tim Massa
Senior Vice President and Chief People Officer



Additional Ways to Protect Your Identity: Important Identity Theft Information

Reviewing Your Accounts and Credit Reports

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Equifax 1-800-525-6285 Equifax.com	Experian 1-888-397-3742 Experian.com	TransUnion 1-800-680-7289 Transunion.com
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You can obtain your credit report from each of those companies for free once every 12 months. Free reports are available online at www.annualcreditreport.com. You may also obtain a free report by calling toll free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. If you do not have any free credit reports left, you can still purchase a copy of your credit report by contacting one or more of the three credit reporting companies listed above.

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Exercise Your Rights Under the Fair Credit Reporting Act (FCRA). You have certain legal rights under the FCRA. These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have credit reporting companies correct or delete inaccurate, incomplete, or unverifiable information. You can find more information about your rights under the FCRA online at www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf. The laws of your state may provide you with additional rights. Your state's attorney general or consumer protection department may be able to give you more information about your rights under state law.

Keep a record of your contacts. Start a file with copies of your credit reports, police reports, any correspondence, and copies of disputed bills. Keep a log of your conversations with creditors, law enforcement officials, credit reporting companies, and other relevant parties.

Special Information for Residents of Iowa, Maryland, Massachusetts, New Mexico, North Carolina, Oregon, Rhode Island, and Vermont

Iowa residents may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached by visiting the website at www.iowaattorneygeneral.gov, calling (515) 281-5164 or requesting more information from the Office of the Attorney General, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319.

Maryland residents can learn more about preventing identity theft from the Maryland Office of the Attorney General, by visiting their web site at <http://www.oag.state.md.us/idtheft/index.htm>, calling the Identity Theft Unit at 1.410.567.6491, or requesting more information at the Identity Theft Unit, 200 St. Paul Place, 16th Floor, Baltimore, MD 21202.

Massachusetts residents are reminded that you have the right to obtain a police report and request a security freeze as described above. There is no charge to place a security freeze on your account; however, you may be required to provide the credit reporting agency with certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to its honoring your request.

New Mexico residents are reminded that you have the right to obtain a police report and request a security freeze as described above and you have rights under the Fair Credit Reporting Act as described above.

North Carolina residents can learn more about preventing identity theft from the North Carolina Office of the Attorney General, by visiting their web site at <http://www.ncdoj.gov/Help-for-Victims/ID-Theft-Victims.aspx>, calling 1.919.716.6400 or requesting more information from the North Carolina Attorney General's Office, 9001 Mail Service Center Raleigh, NC 27699-9001.

Oregon residents may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached by visiting the website at www.doj.state.or.us, calling (503) 378-4400 or requesting more information from the Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096.

Rhode Island residents are reminded that you have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. Residents can learn more by contacting the Rhode Island Office of the Attorney General by phone at 1.410.274.4400 or by mail at 150 South Main Street, Providence, Rhode Island 02903.

Vermont residents may learn helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report on the Vermont Attorney General's website at <http://www.atg.state.vt.us>.





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

March 11, 2021

G3010-L03-0000003 T00001 P001 *****MIXED AADC 159



SAMPLE A SAMPLE - L03

APT 123

123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

Dear Sample A Sample,

I am writing to let you know about a data security incident affecting Accellion, which was used by the Kroger Family of Companies and many other companies for secure file transfers. This incident involved your personal information. At this time, we have no indication of fraud or misuse of your personal information as a result of this incident. Nevertheless, we are notifying you to explain the circumstances as we understand them, and to make you aware of the steps we have taken to respond and the resources we are making available to you.

What Happened?

We were recently made aware of a data security incident affecting Accellion, which was used by the Kroger Family of Companies, as well as many other companies, for secure file transfers. Accellion has confirmed that an unauthorized person gained access to certain Kroger Family of Companies files by exploiting a vulnerability in Accellion’s file transfer service. We learned that the Accellion incident impacted Kroger’s files on January 23, 2021, took immediate action, and we discontinued use of Accellion’s services and investigated the scope and impact of the incident. The incident was isolated to Accellion’s services, and our own IT systems have not been affected by this incident. However, the Accellion software was used for secure file transfers of certain Kroger associate benefit information.

What Information Was Involved?

Impacted information includes names, contact information, date of birth, and benefits information from the Kroger Employee Health Plan including your plan, prescription ID and certain claims processing details. While grocery store systems were not impacted, customers of the Pharmacy or Little Clinic may receive a separate notice related to this incident if your pharmacy or clinic information was impacted.

What We Are Doing

The safety of your personal information is of utmost importance to us. We have discontinued the use of the Accellion service, reported the incident to federal law enforcement, and began an investigation to understand the scope and impact of the incident. In addition, we have arranged for any impacted associate to receive comprehensive credit monitoring and identity theft protection services through Experian for two years at no cost to you.

0000003



How to Enroll in of Experian's® IdentityWorksSM

To help protect your identity, we are offering a complimentary two-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: May 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll
 - **For adults, visit <https://www.experianidworks.com/3bcredit>**
 - **For minors, visit <https://www.experianidworks.com/minorplus>**
- 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 **(855) 558-2999** by **May 31, 2021**. Be prepared to provide engagement number **DB25429** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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

For adults: 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 ExtendCARETM:** 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.

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

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **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 ExtendCARETM:** Receive the same high-level of Identity Restoration support even after the 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 **(855) 558-2999**. 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.

What You Can Do

In addition to signing up for the credit monitoring services, we encourage you to remain vigilant and monitor your accounts for any suspicious activity and to report any suspected incidents of fraud to your financial institution. We would also encourage you to avoid clicking on links or downloading attachments from suspicious emails and to be cautious of any unsolicited communications that ask for your personal information or refer you to a website asking for personal information. Please refer to the enclosure entitled "Additional Ways to Protect Your Identity" for additional actions you should consider taking to protect yourself against fraud and identity theft.

For More Information

We take the security of your information very seriously and sincerely regret any inconvenience or concern. We are committed to protecting your information and maintaining your trust and confidence. Should you have questions or concerns, please do not hesitate to contact the support team at (855) 558-2999.

Sincerely,

A handwritten signature in black ink, appearing to read "Tim Massa", followed by a long horizontal line extending to the right.

Tim Massa
Senior Vice President and Chief People Officer



Additional Ways to Protect Your Identity: Important Identity Theft Information

Reviewing Your Accounts and Credit Reports

Be vigilant for the next 12 to 24 months for any suspicious account activity. Regularly review your account statements, and periodically obtain your credit report from one or more of the three national credit reporting companies. Those companies are:

Equifax 1-800-525-6285 Equifax.com	Experian 1-888-397-3742 Experian.com	TransUnion 1-800-680-7289 Transunion.com
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You can obtain your credit report from each of those companies for free once every 12 months. Free reports are available online at www.annualcreditreport.com. You may also obtain a free report by calling toll free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. If you do not have any free credit reports left, you can still purchase a copy of your credit report by contacting one or more of the three credit reporting companies listed above.

Placing a Fraud Alert

A fraud alert tells lenders that they should verify your identification before they extend credit in your name. Each of the three nationwide credit reporting companies can place a fraud alert on your credit report. If you wish to place a fraud alert, contact any one of the three credit reporting companies listed above. As soon as one company confirms your fraud alert, the others are notified to place fraud alerts as well.

Requesting a Security Freeze on Your Credit Report

A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Placing, lifting, or removing a security freeze is free of charge. To place a security freeze on your credit report, you must do so separately at each credit reporting company. The credit reporting companies do not notify each other about security freezes.

While a security freeze is in effect, it may delay, interfere with, or prevent the timely approval of any request you make for new credit, loans, mortgages, employment, housing or other services that require a credit check. If you want to allow a credit check for those or other purposes, you will have to lift the security freeze by contacting each credit reporting company. Each credit reporting agency will provide you a PIN number or a password when you place a security freeze. You will need that PIN or password to lift the freeze, and should be careful to record it somewhere secure.

Suggestions if You Are a Victim of Identity Theft

If you find suspicious activity on your accounts or credit reports, or have other reason to believe your information is being misused, you should take the following steps:

File a Police Report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.

Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. If you file an identity theft complaint with the FTC, your case will be added to that database. You can find more information and file a complaint online at www.IdentityTheft.gov. You can also file a complaint by calling the FTC's toll-free Identity Theft Hotline at 1-877-IDTHEFT (438-4338), or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. You may also wish to obtain a copy of *Identity Theft: A Recovery Plan*, a guide from the FTC to help you guard against and deal with identity theft. It is available online at https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf.

Exercise Your Rights Under the Fair Credit Reporting Act (FCRA). You have certain legal rights under the FCRA. These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have credit reporting companies correct or delete inaccurate, incomplete, or unverifiable information. You can find more information about your rights under the FCRA online at www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf. The laws of your state may provide you with additional rights. Your state's attorney general or consumer protection department may be able to give you more information about your rights under state law.

Keep a record of your contacts. Start a file with copies of your credit reports, police reports, any correspondence, and copies of disputed bills. Keep a log of your conversations with creditors, law enforcement officials, credit reporting companies, and other relevant parties.

Special Information for Residents of Iowa, Maryland, Massachusetts, New Mexico, North Carolina, Oregon, Rhode Island, and Vermont

Iowa residents may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached by visiting the website at www.iowaattorneygeneral.gov, calling (515) 281-5164 or requesting more information from the Office of the Attorney General, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319.

Maryland residents can learn more about preventing identity theft from the Maryland Office of the Attorney General, by visiting their web site at <http://www.oag.state.md.us/idtheft/index.htm>, calling the Identity Theft Unit at 1.410.567.6491, or requesting more information at the Identity Theft Unit, 200 St. Paul Place, 16th Floor, Baltimore, MD 21202.

Massachusetts residents are reminded that you have the right to obtain a police report and request a security freeze as described above. There is no charge to place a security freeze on your account; however, you may be required to provide the credit reporting agency with certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to its honoring your request.

New Mexico residents are reminded that you have the right to obtain a police report and request a security freeze as described above and you have rights under the Fair Credit Reporting Act as described above.

North Carolina residents can learn more about preventing identity theft from the North Carolina Office of the Attorney General, by visiting their web site at <http://www.ncdoj.gov/Help-for-Victims/ID-Theft-Victims.aspx>, calling 1.919.716.6400 or requesting more information from the North Carolina Attorney General's Office, 9001 Mail Service Center Raleigh, NC 27699-9001.

Oregon residents may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached by visiting the website at www.doj.state.or.us, calling (503) 378-4400 or requesting more information from the Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096.

Rhode Island residents are reminded that you have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. Residents can learn more by contacting the Rhode Island Office of the Attorney General by phone at 1.410.274.4400 or by mail at 150 South Main Street, Providence, Rhode Island 02903.

Vermont residents may learn helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report on the Vermont Attorney General's website at <http://www.atg.state.vt.us>.





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

March 11, 2021

G3010-L04-0000004 T00001 P001 *****MIXED AADC 159



SAMPLE A SAMPLE - L04

APT 123

123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

Dear Sample A Sample,

I am writing to let you know about a data security incident affecting Accellion, which was used by The Kroger Co. (“Kroger”) and many other companies for secure file transfers. This incident involved your personal information. At this time, we have no indication of fraud or misuse of your personal information as a result of this incident. Nevertheless, we are notifying you to explain the circumstances as we understand them, and to make you aware of the steps we have taken to respond, and the resources we are making available to you.

What Happened?

We were recently made aware of a data security incident affecting Accellion, which was used by Kroger Pharmacies and its other family of pharmacies, The Little Clinic, as well as many other companies, for secure file transfers. Accellion has confirmed that an unauthorized person gained access to certain pharmacy and clinic files by exploiting a vulnerability in Accellion’s file transfer service. We learned that the Accellion incident impacted Kroger’s files on January 23, 2021, took immediate action, and we discontinued use of Accellion’s services and investigated the scope and impact of the incident. The incident was isolated to Accellion’s services and Kroger’s own IT systems have not been affected by this incident. However, the Accellion software was used for secure file transfers of certain patient pharmacy and clinic records.

What Information Was Involved?

Impacted information includes all, or a subset of, the following: certain names, email addresses, phone numbers, home addresses, dates of birth, information to process insurance claims, prescription information such as prescription number, prescribing doctor, medication names and dates, medical history, as well as certain clinical services, such as whether you were ordered an influenza test. No credit or debit card information or other financial information was impacted.

What We Are Doing

The safety of your personal information is of utmost importance to us. We have discontinued the use of the Accellion service, reported the incident to federal law enforcement, and began an investigation to understand the scope and impact of the incident. In addition, we have arranged for all impacted patients to receive comprehensive credit monitoring and identity theft protection services through Experian for two years at no cost to you.

0000004



G3010-L04

How to Enroll in of Experian's® IdentityWorksSM

To help protect your identity, we are offering a complimentary two-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: May 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll
 - **For adults, visit <https://www.experianidworks.com/3bcredit>**
 - **For minors, visit <https://www.experianidworks.com/minorplus>**
- 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 (855) 558-2999 by **May 31, 2021**. Be prepared to provide engagement number **DB25429** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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

For adults: 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 ExtendCARETM:** 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.

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

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **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 ExtendCARETM:** Receive the same high-level of Identity Restoration support even after the 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 (855) 558-2999. 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.

What You Can Do

In addition to signing up for the credit monitoring services, we encourage you to remain vigilant and monitor your accounts for any suspicious activity and to report any suspected incidents of fraud to your financial institution. We would also encourage you to avoid clicking on links or downloading attachments from suspicious emails and to be cautious of any unsolicited communications that ask for your personal information or refer you to a website asking for personal information. Please refer to the enclosure entitled "Additional Ways to Protect Your Identity" for additional actions you should consider taking to protect yourself against fraud and identity theft.

For More Information

We take the security of your information very seriously and sincerely regret any inconvenience or concern. Our patients have always been our first concern and highest priority, and we are committed to protecting your information and maintaining your trust and confidence. Should you have questions or concerns, please do not hesitate to contact the support team at (855) 558-2999.

Sincerely,



Colleen Lindholz
President of Kroger Health



Additional Ways to Protect Your Identity: Important Identity Theft Information

Reviewing Your Accounts and Credit Reports

Be vigilant for the next 12 to 24 months for any suspicious account activity. Regularly review your account statements, and periodically obtain your credit report from one or more of the three national credit reporting companies. Those companies are:

Equifax 1-800-525-6285 Equifax.com	Experian 1-888-397-3742 Experian.com	TransUnion 1-800-680-7289 Transunion.com
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You can obtain your credit report from each of those companies for free once every 12 months. Free reports are available online at www.annualcreditreport.com. You may also obtain a free report by calling toll free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. If you do not have any free credit reports left, you can still purchase a copy of your credit report by contacting one or more of the three credit reporting companies listed above.

Placing a Fraud Alert

A fraud alert tells lenders that they should verify your identification before they extend credit in your name. Each of the three nationwide credit reporting companies can place a fraud alert on your credit report. If you wish to place a fraud alert, contact any one of the three credit reporting companies listed above. As soon as one company confirms your fraud alert, the others are notified to place fraud alerts as well.

Requesting a Security Freeze on Your Credit Report

A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Placing, lifting, or removing a security freeze is free of charge. To place a security freeze on your credit report, you must do so separately at each credit reporting company. The credit reporting companies do not notify each other about security freezes.

While a security freeze is in effect, it may delay, interfere with, or prevent the timely approval of any request you make for new credit, loans, mortgages, employment, housing or other services that require a credit check. If you want to allow a credit check for those or other purposes, you will have to lift the security freeze by contacting each credit reporting company. Each credit reporting agency will provide you a PIN number or a password when you place a security freeze. You will need that PIN or password to lift the freeze, and should be careful to record it somewhere secure.

Suggestions if You Are a Victim of Identity Theft

If you find suspicious activity on your accounts or credit reports, or have other reason to believe your information is being misused, you should take the following steps:

File a Police Report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.

Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. If you file an identity theft complaint with the FTC, your case will be added to that database. You can find more information and file a complaint online at www.IdentityTheft.gov. You can also file a complaint by calling the FTC's toll-free Identity Theft Hotline at 1-877-IDTHEFT (438-4338), or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. You may also wish to obtain a copy of *Identity Theft: A Recovery Plan*, a guide from the FTC to help you guard against and deal with identity theft. It is available online at https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf.

Exercise Your Rights Under the Fair Credit Reporting Act (FCRA). You have certain legal rights under the FCRA. These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have credit reporting companies correct or delete inaccurate, incomplete, or unverifiable information. You can find more information about your rights under the FCRA online at www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf. The laws of your state may provide you with additional rights. Your state's attorney general or consumer protection department may be able to give you more information about your rights under state law.

Keep a record of your contacts. Start a file with copies of your credit reports, police reports, any correspondence, and copies of disputed bills. Keep a log of your conversations with creditors, law enforcement officials, credit reporting companies, and other relevant parties.

Special Information for Residents of Iowa, Maryland, Massachusetts, New Mexico, North Carolina, Oregon, Rhode Island, and Vermont

Iowa residents may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached by visiting the website at www.iowaattorneygeneral.gov, calling (515) 281-5164 or requesting more information from the Office of the Attorney General, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319.

Maryland residents can learn more about preventing identity theft from the Maryland Office of the Attorney General, by visiting their web site at <http://www.oag.state.md.us/idtheft/index.htm>, calling the Identity Theft Unit at 1.410.567.6491, or requesting more information at the Identity Theft Unit, 200 St. Paul Place, 16th Floor, Baltimore, MD 21202.

Massachusetts residents are reminded that you have the right to obtain a police report and request a security freeze as described above. There is no charge to place a security freeze on your account; however, you may be required to provide the credit reporting agency with certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to its honoring your request.

New Mexico residents are reminded that you have the right to obtain a police report and request a security freeze as described above and you have rights under the Fair Credit Reporting Act as described above.

North Carolina residents can learn more about preventing identity theft from the North Carolina Office of the Attorney General, by visiting their web site at <http://www.ncdoj.gov/Help-for-Victims/ID-Theft-Victims.aspx>, calling 1.919.716.6400 or requesting more information from the North Carolina Attorney General's Office, 9001 Mail Service Center Raleigh, NC 27699-9001.

Oregon residents may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached by visiting the website at www.doj.state.or.us, calling (503) 378-4400 or requesting more information from the Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096.

Rhode Island residents are reminded that you have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. Residents can learn more by contacting the Rhode Island Office of the Attorney General by phone at 1.410.274.4400 or by mail at 150 South Main Street, Providence, Rhode Island 02903.

Vermont residents may learn helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report on the Vermont Attorney General's website at <http://www.atg.state.vt.us>.





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

March 11, 2021

G3010-L05-0000005 T00001 P001 *****MIXED AADC 159



SAMPLE A SAMPLE - L06

APT 123

123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

Dear Sample A Sample,

I am writing to let you know about a data security incident affecting Accellion, which was used by The Kroger Co. (“Kroger”) and many other companies for secure file transfers. This incident involved your personal information. At this time, we have no indication of fraud or misuse of your personal information as a result of this incident. Nevertheless, we are notifying you to explain the circumstances as we understand them, and to make you aware of the steps we have taken to respond, and the resources we are making available to you.

What Happened?

We were recently made aware of a data security incident affecting Accellion, which was used by Kroger Pharmacies and its other family of pharmacies, The Little Clinic, as well as many other companies, for secure file transfers. Accellion has confirmed that an unauthorized person gained access to certain pharmacy and clinic files by exploiting a vulnerability in Accellion’s file transfer service. We learned that the Accellion incident impacted Kroger’s files on January 23, 2021, took immediate action, and we discontinued use of Accellion’s services and investigated the scope and impact of the incident. The incident was isolated to Accellion’s services and Kroger’s own IT systems have not been affected by this incident. However, the Accellion software was used for secure file transfers of certain patient pharmacy and clinic records.

What Information Was Involved?

Impacted information may include all, or a subset of, the following: certain names, email addresses, phone numbers, home addresses, dates of birth, Social Security numbers, information to process insurance claims, prescription information such as prescription number, prescribing doctor, medication names and dates, medical history, as well as certain clinical services, such as whether you were ordered an influenza test. No credit or debit card information or other financial information was impacted.

What We Are Doing

The safety of your personal information is of utmost importance to us. We have discontinued the use of the Accellion service, reported the incident to federal law enforcement, and began an investigation to understand the scope and impact of the incident. In addition, we have arranged for all impacted patients to receive comprehensive credit monitoring and identity theft protection services through Experian for two years at no cost to you.

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How to Enroll in Experian's® IdentityWorksSM

To help protect your identity, we are offering a complimentary two-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: May 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll
 - **For adults, visit <https://www.experianidworks.com/3bcredit>**
 - **For minors, visit <https://www.experianidworks.com/minorplus>**
- 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 (855) 558-2999 by **May 31, 2021**. Be prepared to provide engagement number **DB25429** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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

For adults: 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.

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

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **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™:** Receive the same high-level of Identity Restoration support even after the 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 (855) 558-2999. 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.

What You Can Do

In addition to signing up for the credit monitoring services, we encourage you to remain vigilant and monitor your accounts for any suspicious activity and to report any suspected incidents of fraud to your financial institution. We would also encourage you to avoid clicking on links or downloading attachments from suspicious emails and to be cautious of any unsolicited communications that ask for your personal information or refer you to a website asking for personal information. Please refer to the enclosure entitled "Additional Ways to Protect Your Identity" for additional actions you should consider taking to protect yourself against fraud and identity theft.

For More Information

We take the security of your information very seriously and sincerely regret any inconvenience or concern. Our patients have always been our first concern and highest priority, and we are committed to protecting your information and maintaining your trust and confidence. Should you have questions or concerns, please do not hesitate to contact the support team at (855) 558-2999.

Sincerely,



Colleen Lindholz
President of Kroger Health



Additional Ways to Protect Your Identity: Important Identity Theft Information

Reviewing Your Accounts and Credit Reports

Be vigilant for the next 12 to 24 months for any suspicious account activity. Regularly review your account statements, and periodically obtain your credit report from one or more of the three national credit reporting companies. Those companies are:

Equifax 1-800-525-6285 Equifax.com	Experian 1-888-397-3742 Experian.com	TransUnion 1-800-680-7289 Transunion.com
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You can obtain your credit report from each of those companies for free once every 12 months. Free reports are available online at www.annualcreditreport.com. You may also obtain a free report by calling toll free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. If you do not have any free credit reports left, you can still purchase a copy of your credit report by contacting one or more of the three credit reporting companies listed above.

Placing a Fraud Alert

A fraud alert tells lenders that they should verify your identification before they extend credit in your name. Each of the three nationwide credit reporting companies can place a fraud alert on your credit report. If you wish to place a fraud alert, contact any one of the three credit reporting companies listed above. As soon as one company confirms your fraud alert, the others are notified to place fraud alerts as well.

Requesting a Security Freeze on Your Credit Report

A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Placing, lifting, or removing a security freeze is free of charge. To place a security freeze on your credit report, you must do so separately at each credit reporting company. The credit reporting companies do not notify each other about security freezes.

While a security freeze is in effect, it may delay, interfere with, or prevent the timely approval of any request you make for new credit, loans, mortgages, employment, housing or other services that require a credit check. If you want to allow a credit check for those or other purposes, you will have to lift the security freeze by contacting each credit reporting company. Each credit reporting agency will provide you a PIN number or a password when you place a security freeze. You will need that PIN or password to lift the freeze, and should be careful to record it somewhere secure.

Suggestions if You Are a Victim of Identity Theft

If you find suspicious activity on your accounts or credit reports, or have other reason to believe your information is being misused, you should take the following steps:

File a Police Report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.

Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. If you file an identity theft complaint with the FTC, your case will be added to that database. You can find more information and file a complaint online at www.IdentityTheft.gov. You can also file a complaint by calling the FTC's toll-free Identity Theft Hotline at 1-877-IDTHEFT (438-4338), or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. You may also wish to obtain a copy of *Identity Theft: A Recovery Plan*, a guide from the FTC to help you guard against and deal with identity theft. It is available online at https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf.

Exercise Your Rights Under the Fair Credit Reporting Act (FCRA). You have certain legal rights under the FCRA. These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have credit reporting companies correct or delete inaccurate, incomplete, or unverifiable information. You can find more information about your rights under the FCRA online at www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf. The laws of your state may provide you with additional rights. Your state's attorney general or consumer protection department may be able to give you more information about your rights under state law.

Keep a record of your contacts. Start a file with copies of your credit reports, police reports, any correspondence, and copies of disputed bills. Keep a log of your conversations with creditors, law enforcement officials, credit reporting companies, and other relevant parties.

Special Information for Residents of Iowa, Maryland, Massachusetts, New Mexico, North Carolina, Oregon, Rhode Island, and Vermont

Iowa residents may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached by visiting the website at www.iowaattorneygeneral.gov, calling (515) 281-5164 or requesting more information from the Office of the Attorney General, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319.

Maryland residents can learn more about preventing identity theft from the Maryland Office of the Attorney General, by visiting their web site at <http://www.oag.state.md.us/idtheft/index.htm>, calling the Identity Theft Unit at 1.410.567.6491, or requesting more information at the Identity Theft Unit, 200 St. Paul Place, 16th Floor, Baltimore, MD 21202.

Massachusetts residents are reminded that you have the right to obtain a police report and request a security freeze as described above. There is no charge to place a security freeze on your account; however, you may be required to provide the credit reporting agency with certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to its honoring your request.

New Mexico residents are reminded that you have the right to obtain a police report and request a security freeze as described above and you have rights under the Fair Credit Reporting Act as described above.

North Carolina residents can learn more about preventing identity theft from the North Carolina Office of the Attorney General, by visiting their web site at <http://www.ncdoj.gov/Help-for-Victims/ID-Theft-Victims.aspx>, calling 1.919.716.6400 or requesting more information from the North Carolina Attorney General's Office, 9001 Mail Service Center Raleigh, NC 27699-9001.

Oregon residents may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached by visiting the website at www.doj.state.or.us, calling (503) 378-4400 or requesting more information from the Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096.

Rhode Island residents are reminded that you have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. Residents can learn more by contacting the Rhode Island Office of the Attorney General by phone at 1.410.274.4400 or by mail at 150 South Main Street, Providence, Rhode Island 02903.

Vermont residents may learn helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report on the Vermont Attorney General's website at <http://www.atg.state.vt.us>.



