



Clear One Funding, LP  
11921 Freedom Drive, Suite 730  
Reston, VA 20190

July 22, 2016

<First Name> <Last Name>  
<Street Address>  
<City>, <State> < Zip>

***RE: Important Security and Protection Notification. Please read this entire letter.***

Dear <Name>:

On behalf of Clear One Funding, LP and its affiliate, WWC Capital Group, LLC, I am writing to inform you that we have experienced a data security incident that affected your personal information. On July 18, 2016, an employee inadvertently misplaced a laptop with a DVD that contained a small number of investors' subscription agreements for the senior debt invested in Clear One Advantage, LLC through Clear One Funding, LP. These subscription agreements included your name, date of birth, Social Security number, contact address details, phone number, email address and investment amount. We have notified local law enforcement authorities about the incident.

We have not received any reports of fraud or identity theft in connection with this incident, and we have taken steps to help prevent a recurrence of this type of incident. Nevertheless, we encourage you to remain vigilant by carefully reviewing your account statements and by monitoring the free credit report to which you are entitled under federal law. If you suspect unauthorized activity on your account, you should report it to us. As an added precaution, we are offering you the option to obtain independent credit monitoring services for a period of one year at no cost to you. If you would like to take advantage of this offer, please see the enclosed information for details.

**What we are doing to protect your information:**

To help protect your identity, we are offering a **complimentary** one-year membership of Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft.

**Activate ProtectMyID Now in Three Easy Steps**

1. ENSURE That You Enroll By: **October 31, 2016** (Your code will not work after this date.)
2. VISIT the **ProtectMyID Web Site to enroll: [www.protectmyid.com/redeem](http://www.protectmyid.com/redeem)**
3. PROVIDE **Your Activation Code: <CODE>**

If you have questions or need an alternative to enrolling online, please call 877-371-7902 and provide engagement #: <#>

**ADDITIONAL DETAILS REGARDING YOUR 12-MONTH} PROTECTMYID MEMBERSHIP:**

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
  - **Daily Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax® and TransUnion® credit reports.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
  - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance\*:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-371-7902.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to the final page of this letter.

We sincerely apologize for this incident, regret any inconvenience it may cause you and encourage you to take advantage of the product outlined herein. Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact us at (703) 995-2165.

Sincerely,

Jonathan R. Wallace  
Member  
Clear One Funding, LLC

\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## ADDITIONAL RESOURCES, CREDIT ALERTS AND FREEZES

### Information about Identity Theft

#### *Federal Trade Commission*

The Federal Trade Commission provides information about how to avoid identity theft, including information about placing fraud alerts and security freezes on your credit report.

- Visit: <http://www.ftc.gov/idtheft>
- Call (toll-free): 1-877-ID-THEFT (1-877-438-4338)
- Write: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave., NW, Washington, DC 20580.

### Maryland Information

For more information on identity theft you can contact Maryland's Office of the Attorney General, Address: 200 St. Paul Place, Baltimore, MD 21202; Telephone: (410) 576-6491 website [www.oag.state.md.us/idtheft/index.htm](http://www.oag.state.md.us/idtheft/index.htm).

### Free Annual Credit Reports

You may obtain a free copy of your credit report once every 12 months.

- Visit: <http://www.annualcreditreport.com>
- Call (toll-free): 1-877-322-8228
- Write: Complete an Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281 (you can print a copy of the form at <http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>).

You also may purchase a copy of your credit report by contacting one of the three national credit reporting companies.

Equifax 1-800-525-6285 <a href="http://www.equifax.com">www.equifax.com</a> P. O. Box 740241 Atlanta, GA 30374-0241	Experian 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a> P. O. Box 9554 Allen, TX 75013	TransUnion 1-800-888-4213 <a href="http://www.transunion.com">www.transunion.com</a> 2 Baldwin Place P.O. Box 1000 Chester, PA 19022
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### Fraud Alerts: "Initial Alert" and "Extended Alert"

You can place two types of fraud alerts on your credit report to put your creditors on notice that you may be a victim of fraud: an "Initial Alert" and an "Extended Alert." An Initial Alert stays on your credit report for 90 days. You may ask that an Initial Alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An Extended Alert stays on your credit report for seven years. To obtain the Extended Alert, you must provide proof to the credit reporting company (usually in the form of a police report) that you actually have been a victim of identity theft. You have the right to obtain a police report regarding the data security incident. You can place a fraud alert on your

credit report by calling the toll-free fraud number of any of the three credit reporting companies provided above.

A potential drawback to activating a fraud alert would occur when you attempt to open a new account. You would need to be available at either your work phone number or home phone number in order to approve opening the new credit account. If you are not available at either of those numbers, the creditor may not open the account. In addition, it may take longer to obtain credit and in some cases merchants may be hesitant to open a new account.

Fraud alerts will not necessarily prevent someone else from opening an account in your name. A creditor is not required by law to contact you if you have a fraud alert in place. Fraud alerts can legally be ignored by creditors. If you suspect that you are or have already been a victim of identity theft, fraud alerts are only a small part of protecting your credit. You also need to pay close attention to your credit report to make sure that the only credit inquiries or new credit accounts in your file are yours.

You may contact all of the three major credit reporting agencies using the information below that they have published. Credit agencies will need to verify your identity which will require providing your Social Security number and other similar information.

TransUnion  
P.O. Box 2000  
Chester, PA 19022-2000  
<https://fraud.transunion.com>  
1-800-680-7289

Equifax  
P. O. Box 740241  
Atlanta, GA 30374-0241  
[https://www.alerts.equifax.com/AutoFraud\\_Online/jsp/fraudAlert.jsp](https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp)  
1-888-766-0008

Experian  
P. O. Box 9554  
Allen, TX 75013  
<https://www.experian.com/fraud/center.html>  
1-888-397-3742

Placing a fraud alert does not damage your credit or credit score. Additional information may be obtained from [www.annualcreditreport.com](http://www.annualcreditreport.com).

### **Credit or Security Freeze on Credit File**

In some U.S. states, you have the right to put a credit freeze (also known as a security freeze) on your credit file. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. If permitted in your State, using a security freeze may interfere with, or delay your ability to obtain credit.

A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent; however, using a security freeze may interfere with or delay your ability to obtain credit. To place a security freeze on your credit report, contact the credit reporting agencies using the information below, and be prepared to provide the following (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well):

- (1) full name, with middle initial and any suffixes;
- (2) Social Security number;
- (3) date of birth;
- (4) current address and any previous addresses for the past two years; and
- (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles.

The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of between \$5.00 and \$20.00 to place, lift, and/or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency. The addresses of consumer reporting agencies to which requests for a security freeze may be sent are:

TransUnion  
P.O. Box 2000  
Chester, PA 19022-2000  
<https://freeze.transunion.com>

Equifax  
Equifax Security Freeze  
P.O. Box 105788  
Atlanta, Georgia 30348  
[https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

Experian  
P. O. Box 9532  
Allen, TX 75013  
<https://www.experian.com/freeze/center.html>

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include:

- proper identification (name, address, and Social Security number);
- the PIN or password provided to you when you placed the security freeze; and

- the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available.

The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

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