

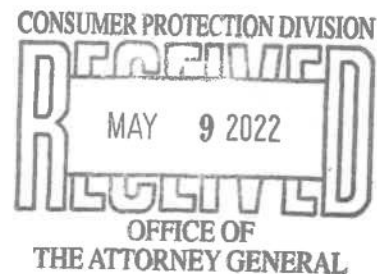


8211 Town Center Drive
Nottingham, MD 21236

May 2, 2022

*SENT VIA CERTIFIED MAIL,
RETURN RECEIPT REQUESTED*

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202



Re: Mariner Finance, LLC: Data Security Breach

To Whom It May Concern:

Mariner Finance, LLC ("Mariner") is writing to notify Maryland's Security Breach Notification Section of the Office of the Attorney General of a data security breach related to eighteen (18) of Mariner's Maryland customers. This notification is provided pursuant to Md. Code Ann. Comm. Law 14-3504, the Personal Information Protection Act.

On or about March 28, 2022, Mariner discovered that during the period of March 6, 2022 continuing through April 24, 2022, its online Customer Account Center was the subject of an ongoing unauthorized security breach in which some of our customers' account information may have been accessed by an unauthorized third party. Mariner's investigation, to date, has shown that this third party obtained the customer log-in information via criminal acts not related to any breach of Mariner's data security protections. Instead, this unauthorized third party acquired customer information, such as log-in credentials, from a separate source (possibly the dark web, although investigations continue) and used that information to access customers' online accounts. Mariner is not currently aware of any breach or unauthorized access to its data that would have disclosed such customer log-in credentials to any unauthorized third parties. Nevertheless, Mariner continues to investigate and report on these criminal acts, and Mariner intends to notify the affected customers that their personal information, including name, address, financial account information, loan documents, and/or social security number may have been exposed to an unauthorized third party. A copy of the proposed notification letter is attached for your review.

A list of the affected customers is included below.

Customers:

- | | |
|--------------------|----------------------|
| 1. Ike Wright | 10. Kendra Goodwyn |
| 2. Julie Donaldson | 11. Jamar Adams Jr |
| 3. Mikael Woods | 12. Kaitlyn Rumbley |
| 4. Amanda Kohut | 13. Natarsha Malone |
| 5. Keith Reeves | 14. Jocelyn Quintana |
| 6. Alnika Webber | 15. Teri Murray |
| 7. Omar Christie | 16. Tywan Scott |
| 8. Nathan Settle | 17. Alanna Lynch |
| 9. Belinda Frazier | 18. Timothy Summers |

Additionally, Mariner intends to recommend to the notified individuals that they closely monitor their credit report, financial accounts, and personal information with additional information concerning fraud alerts and security freezes available via the Federal Trade Commission, at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>. We will also include in the notification letter that consumers may contact the Maryland Attorney General's Office to obtain more information about steps to take to avoid identity theft, including the appropriate contact information. Finally, in an effort to demonstrate Mariner's commitment to minimizing the risk associated with the exposure of consumers' personal information, we will offer one year of free credit monitoring, including automated alerts, identity restoration services, and dark web internet scanning, to help manage this risk, with enrollment information included in the notification letter.

Mariner can ensure you that it maintains many physical, electronic, and procedural safeguards to protect confidential customer information, that it is continually assessing and investing in new technology for protecting information, and that it has upgraded its security practices and systems when appropriate. We are committed to minimizing the risk associated with the exposure of customers' personal information.

Please let us know if there are any questions concerning the information set forth in this letter, and if any additional information should be included in Mariner's notification letter to Maryland consumers. Questions may be directed to me at 443-461-0734.

Sincerely yours,



Brent Nau
Senior Vice President
Mariner Finance, LLC



8211 Town Center Drive
Nottingham, MD 21236

May 3, 2022

CUSTOMER NAME
ADDRESS
ADDRESS

Re: Data Security Breach

Dear CUSTOMER:

Mariner Finance, LLC ("Mariner") values the relationship it has with its customers and takes the security of your personal information seriously. Mariner continuously updates its privacy practices and ensures compliance with all applicable law.

Unfortunately, on or about March 28, 2022 and April 14, 2022, Mariner discovered that during the period of March 6, 2022 continuing through April 24, 2022, its online Customer Account Center was the subject of an ongoing unauthorized security breach in which we believe your online Mariner customer account information may have been accessed by an unauthorized third party. Mariner's investigation, to date, has shown that this third party obtained your customer log-in information via criminal acts not related to any breach of Mariner's data security protections. Please know that Mariner continues to investigate and report on these criminal acts, but Mariner is notifying you that your personal information, including your name, address, financial account information, loan documents, and/or social security number may have been exposed to an unauthorized third party.

Based upon this information, Mariner recommends that you closely monitor your credit report, financial accounts, and personal information for any irregular activity. Additional information concerning fraud alerts and security freezes is available via the Federal Trade Commission, at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>, and you can contact the Federal Trade Commission by phone at 1-877-ID-THEFT (877-438-4338) or via mail sent to the FTC Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Additionally, you may contact the Maryland Attorney General's Office to obtain more information about steps you can take to avoid identity theft using the following contact information:

Phone: (410) 576-6491

Fax: (410) 576-6566

E-mail: idtheft@oag.state.md.us

Mail: 200 St. Paul Place, 25th Floor, Baltimore, MD 21202

You can also obtain information from the following sources about fraud alerts, identity theft, and security freezes:

TransUnion, P.O. Box 1000 Chester, PA 19022, 1-800-916-8800

Equifax, P.O. Box 740241 Atlanta, GA, 30374-0421, 1-800-685-1111

Experian, P.O. Box 2104 Allen, TX 75013-0949, 1-888-397-3742

Mariner can ensure you that it maintains industry standard physical, electronic, and procedural safeguards to protect confidential customer information, that it is continually assessing and investing in new technology for protecting information, and that it has upgraded its security practices and systems when appropriate. However, we do recommend that our customers regularly update their account passwords using a mix of letters, numbers and special characters and refrain from using the same passwords with multiple accounts.

We are committed to minimizing the risk associated with the exposure of your personal information and would like to offer you one year of free credit monitoring, including automated alerts, identity restoration services, and dark web internet scanning, to help manage this risk. To accept our free credit monitoring offer, please see the enclosed enrollment instructions, or if there are any questions concerning the information set forth in this letter, please contact Customer Relations at 844-338-2080.

Sincerely yours,

Brent Nau
Senior Vice President
Mariner Finance, LLC



<First Name> <Last Name>
Enter your Activation Code: <Activation Code>
Enrollment Deadline: <Expiration Date>

Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to **www.equifax.com/activate**

Enter your unique Activation Code of <Activation Code> then click "Submit"

1. Register:

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. Create Account:

Enter your email address, create a password, and accept the terms of use.

3. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

²Credit monitoring from Experian and TransUnion will take several days to begin.

³WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

⁵Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com

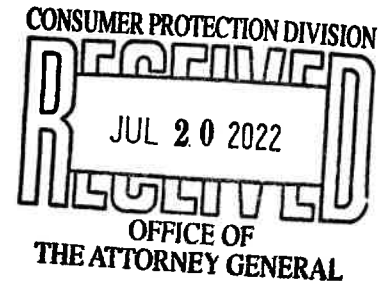
⁶The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



8211 Town Center Drive
Nottingham, MD 21236

July 15, 2022

*SENT VIA CERTIFIED MAIL,
RETURN RECEIPT REQUESTED*



Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Mariner Finance, LLC: Data Security Breach

To Whom It May Concern:

Mariner Finance, LLC ("Mariner") is writing to update its notification to Maryland's Security Breach Notification Section of the Office of the Attorney General of a data security breach. On or about May 3, 2022, Mariner provided information to this Office related to a data security breach involving 18 of Mariner's Maryland customers; to date, Mariner has determined that an additional 35 Maryland residents have been affected. Accordingly, this notification is provided pursuant to Md. Code Ann. Comm. Law 14-3504, the Personal Information Protection Act.

The following information reflects the details of the security breach between the timeframe of April 25, 2022 and continuing through June 7, 2022: On or about April 25, 2022, Mariner discovered that during the period of April 25, 2022 and continuing through June 7, 2022, its online Customer Account Center was the subject of an ongoing unauthorized security breach in which some of our customers' account information may have been accessed by an unauthorized third party. Mariner's investigation, to date, has shown that this third party obtained the customer log-in information via criminal acts not related to any breach of Mariner's data security protections. Instead, this unauthorized third party acquired customer information, such as log-in credentials, from a separate source (possibly the dark web, although investigations continue) and used that information to access customers' online accounts. Mariner is not currently aware of any breach or unauthorized access to its data that would have disclosed such customer log-in credentials to any unauthorized third parties. Nevertheless, Mariner continues to investigate and report on these criminal acts, and Mariner intends to notify the affected customers that their personal information, including name, address, financial account information, loan documents, and/or social security number may have been exposed to an unauthorized third party. A copy of the proposed notification letter is attached for your review.

A list of the affected customers from April 25, 2022 through June 7, 2022, is included below.

Customers:

- | | | |
|--------------------------|-----------------------|---------------------|
| 1. Aaron Heineman | 2. Jason Olson | 3. Michael Gerber |
| 4. Alexa Martinez | 5. Jason Thompson | 6. Michael Jacobs |
| 7. Apeatiswa Shawtaylor | 8. Jordan Moore | 9. Michael Lawson |
| 10. Arik Hartz | 11. Katie Wenkman | 12. Nancy Drew |
| 13. Beverly Hudson | 14. Kevin Myers | 15. Nathan Ayers |
| 16. Brian Munday | 17. Lakisha Jones | 18. Shannon Emery |
| 19. Damont Lassiter | 20. Laurie Doney | 21. Shannon Plimmer |
| 22. Demetrius Richardson | 23. Lawrence Penny | 24. Stacey Morris |
| 25. Derrick Washington | 26. Linda McKenzie | 27. William Salliey |
| 28. Dorrie Rosen | 29. Lisa Shea | 30. Yvonne Hne |
| 31. Emmanuel Mahamed | 32. Maddison Leggette | 33. Zaina Ghazzoul |
| 34. Hong Le | 35. Matthew Brent | |

Additionally, Mariner intends to recommend to the notified individuals that they closely monitor their credit report, financial accounts, and personal information with additional information concerning fraud alerts and security freezes available via the Federal Trade Commission, at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>. We will also include in the notification letter that consumers may contact the Maryland Attorney General's Office to obtain more information about steps to take to avoid identity theft, including the appropriate contact information. Finally, in an effort to demonstrate Mariner's commitment to minimizing the risk associated with the exposure of consumers' personal information, we will offer one year of free credit monitoring, including automated alerts, identity restoration services, and dark web internet scanning, to help manage this risk, with enrollment information included in the notification letter.

Mariner can ensure you that it maintains many physical, electronic, and procedural safeguards to protect confidential customer information, that it is continually assessing and investing in new technology for protecting information, and that it has upgraded its security practices and systems when appropriate. We are committed to minimizing the risk associated with the exposure of customers' personal information. To that end, Mariner has recently developed and implemented a multi-factor authentication requirement for its online Customer Account Center that has added additional levels of security and protection for its customer accounts.

Please let us know if there are any questions concerning the information set forth in this letter, and if any additional information should be included in Mariner's notification letter to Maryland consumers. Questions may be directed to me at 443-461-0734.

Sincerely yours,



Brent Nau
Senior Vice President
Mariner Finance, LLC

«NAME»
«CAC_ADDRESS»
«CITY», «STATE» «ZIP_CODE»

July 15, 2022

Re: Data Security Breach

Dear «Name»:

Mariner Finance, LLC ("Mariner") values the relationship it has with its customers and takes the security of your personal information seriously. Mariner continuously updates its privacy practices and ensures compliance with all applicable law.

Unfortunately, on or about April 25, 2022, Mariner discovered that during the period of April 25, 2022 continuing through June 7, 2022, its online Customer Account Center was the subject of an ongoing unauthorized security breach in which we believe your online Mariner customer account information may have been accessed by an unauthorized third party. Mariner's investigation, to date, has shown that this third party obtained your customer log-in information via criminal acts not related to any breach of Mariner's data security protections. Please know that Mariner continues to investigate and report on these criminal acts, but Mariner is notifying you that your personal information, including your name, address, financial account information, loan documents, and/or social security number may have been exposed to an unauthorized third party.

Based upon this information, Mariner recommends that you closely monitor your credit report, financial accounts, and personal information for any irregular activity. Additional information concerning fraud alerts and security freezes is available via the Federal Trade Commission, at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>, and you can contact the Federal Trade Commission by phone at 1-877-ID-THEFT (877-438-4338) or via mail sent to the FTC Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Additionally, you may contact the Maryland Attorney General's Office to obtain more information about steps you can take to avoid identity theft using the following contact information:

Phone: (410) 576-6491
Fax: (410) 576-6566
E-mail: idtheft@oag.state.md.us
Mail: 200 St. Paul Place, 25th Floor, Baltimore, MD 21202

You can also obtain information from the following sources about fraud alerts, identity theft, and security freezes:

TransUnion, P.O. Box 1000 Chester, PA 19022, 1-800-916-8800
Equifax, P.O. Box 740241 Atlanta, GA, 30374-0421, 1-800-685-1111
Experian, P.O. Box 2104 Allen, TX 75013-0949, 1-888-397-3742

Mariner can ensure you that it maintains industry standard physical, electronic, and procedural safeguards to protect confidential customer information, that it is continually assessing and investing in new technology for protecting information, and that it has upgraded its security practices and systems when appropriate. However, we do recommend that our customers regularly update their account passwords using a mix of letters, numbers and special characters and refrain from using the same passwords with multiple accounts.

We are committed to minimizing the risk associated with the exposure of your personal information and would like to offer you one year of free credit monitoring, including automated alerts, identity restoration services, and dark web internet scanning, to help manage this risk. To accept our free credit monitoring offer, please see the enclosed enrollment instructions, or if there are any questions concerning the information set forth in this letter, please contact Customer Relations at 844-338-2080.

Sincerely yours,

Brent Nau

Brent Nau
Senior Vice President – Compliance
Mariner Finance, LLC



«Name»

Enter your Activation Code: «Equifax_Activation_Code»

Enrollment Deadline: «Equifax_Enrollment_Deadline»

Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of «Equifax_Activation_Code» then click “Submit” and follow these 4 steps:

1. **Register:**

Complete the form with your contact information and click “Continue”.

If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click ‘Sign Me Up’ to finish enrolling.

You’re done!

The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

²Credit monitoring from Experian and TransUnion will take several days to begin.

³WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers’ personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers’ personal information is at risk of being traded.

⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

⁵Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer’s identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com

⁶The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



8211 Town Center Drive
Nottingham, MD 21236

September 1, 2022

*SENT VIA CERTIFIED MAIL,
RETURN RECEIPT REQUESTED*

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202



Re: Mariner Finance, LLC: Data Security Breach

To Whom It May Concern:

Mariner Finance, LLC ("Mariner") is writing to update its notification to Maryland's Security Breach Notification Section of the Office of the Attorney General of a data security breach. On or about July 21, 2022, Mariner provided information to this Office related to a data security breach involving 35 of Mariner's Maryland customers; to date, Mariner has determined that an additional 24 Maryland residents have been affected. Accordingly, this notification is provided pursuant to Md. Code Ann. Comm. Law 14-3504, the Personal Information Protection Act.

The following information reflects the details of the security breach between the timeframe of April 25, 2022 and continuing through June 7, 2022: On or about April 25, 2022, Mariner discovered that during the period of April 25, 2022 and continuing through June 7, 2022, its online Customer Account Center was the subject of an ongoing unauthorized security breach in which some of our customers' account information may have been accessed by an unauthorized third party. Mariner's investigation, to date, has shown that this third party obtained the customer log-in information via criminal acts not related to any breach of Mariner's data security protections. Instead, this unauthorized third party acquired customer information, such as log-in credentials, from a separate source (possibly the dark web, although investigations continue) and used that information to access customers' online accounts. Mariner is not currently aware of any breach or unauthorized access to its data that would have disclosed such customer log-in credentials to any unauthorized third parties. Nevertheless, Mariner continues to investigate and report on these criminal acts, and Mariner intends to notify the affected customers that their personal information, including name, address, financial account information, loan documents, and/or social security number may have been exposed to an unauthorized third party. A copy of the proposed notification letter is attached for your review.

A list of the affected customers from April 25, 2022 through June 7, 2022, is included below.

Customers:

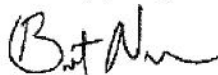
- | | | |
|---------------------|----------------------|---------------------|
| 1. Ariana Pickett | 2. Ryan Smith | 3. Brianna Walker |
| 4. Darren Barnes | 5. Eliyah Ben-David | 6. Kenya Johnson |
| 7. Gideon Osei | 8. Eddie Scott | 9. Isaiah Lynam |
| 10. Jacklyn Duggan | 11. Jessica Rice | 12. John Copes |
| 13. Jordan Scott | 14. Keri Smaha | 15. Kernishia Jones |
| 16. Mary Sebastino | 17. Rolandra McNeill | 18. Michelle Fuller |
| 19. Milton Brown | 20. Nathan Cosentino | 21. Nia Lateef |
| 22. Shykia McLellan | 23. Jevon Moore | 24. Lauren Skipp |

Additionally, Mariner intends to recommend to the notified individuals that they closely monitor their credit report, financial accounts, and personal information with additional information concerning fraud alerts and security freezes available via the Federal Trade Commission, at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>. We will also include in the notification letter that consumers may contact the Maryland Attorney General's Office to obtain more information about steps to take to avoid identity theft, including the appropriate contact information. Finally, in an effort to demonstrate Mariner's commitment to minimizing the risk associated with the exposure of consumers' personal information, we will offer one year of free credit monitoring, including automated alerts, identity restoration services, and dark web internet scanning, to help manage this risk, with enrollment information included in the notification letter.

Mariner can ensure you that it maintains many physical, electronic, and procedural safeguards to protect confidential customer information, that it is continually assessing and investing in new technology for protecting information, and that it has upgraded its security practices and systems when appropriate. We are committed to minimizing the risk associated with the exposure of customers' personal information. To that end, Mariner has recently developed and implemented a multi-factor authentication requirement for its online Customer Account Center that has added additional levels of security and protection for its customer accounts.

Please let us know if there are any questions concerning the information set forth in this letter, and if any additional information should be included in Mariner's notification letter to Maryland consumers. Questions may be directed to me at 443-461-0734.

Sincerely yours,



Brent Nau
Senior Vice President
Mariner Finance, LLC



MARINER 8211 TOWN CENTER DRIVE
FINANCE NOTTINGHAM, MD 21236

«NAME»
«CAC_ADDRESS»
«CITY», «STATE» «ZIP_CODE»

September 1, 2022

Re: Data Security Breach

Dear «Name»:

Mariner Finance, LLC ("Mariner") values the relationship it has with its customers and takes the security of your personal information seriously. Mariner continuously updates its privacy practices and ensures compliance with all applicable law.

Unfortunately, on or about April 25, 2022, Mariner discovered that during the period of April 25, 2022 continuing through June 7, 2022, its online Customer Account Center was the subject of an ongoing unauthorized security breach in which we believe your online Mariner customer account information may have been accessed by an unauthorized third party. Mariner's investigation, to date, has shown that this third party obtained your customer log-in information via criminal acts not related to any breach of Mariner's data security protections. Please know that Mariner continues to investigate and report on these criminal acts, but Mariner is notifying you that your personal information, including your name, address, financial account information, loan documents, and/or social security number may have been exposed to an unauthorized third party.

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Fax: (410) 576-6566
E-mail: idtheft@oag.state.md.us
Mail: 200 St. Paul Place, 25th Floor, Baltimore, MD 21202

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Equifax, P.O. Box 740241 Atlanta, GA, 30374-0421, 1-800-685-1111
Experian, P.O. Box 2104 Allen, TX 75013-0949, 1-888-397-3742



MARINER 8211 TOWN CENTER DRIVE
FINANCE NOTTINGHAM, MD 21236

Mariner can ensure you that it maintains industry standard physical, electronic, and procedural safeguards to protect confidential customer information, that it is continually assessing and investing in new technology for protecting information, and that it has upgraded its security practices and systems when appropriate. However, we do recommend that our customers regularly update their account passwords using a mix of letters, numbers and special characters and refrain from using the same passwords with multiple accounts.

We are committed to minimizing the risk associated with the exposure of your personal information and would like to offer you one year of free credit monitoring, including automated alerts, identity restoration services, and dark web internet scanning, to help manage this risk. To accept our free credit monitoring offer, please see the enclosed enrollment instructions, or if there are any questions concerning the information set forth in this letter, please contact Customer Relations at 844-338-2080.

Sincerely yours,

Brent Nau

Brent Nau
Senior Vice President – Compliance
Mariner Finance, LLC



«Name»

Enter your Activation Code: «Equifax_Activation_Code»

Enrollment Deadline: «Equifax_Enrollment_Deadline»

Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

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- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to **www.equifax.com/activate**

Enter your unique Activation Code of «Equifax_Activation_Code» then click “Submit” and follow these 4 steps:

1. **Register:**

Complete the form with your contact information and click “Continue”.

If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click ‘Sign Me Up’ to finish enrolling.

You’re done!

The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

²Credit monitoring from Experian and TransUnion will take several days to begin.

³WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers’ personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers’ personal information is at risk of being traded.

⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

⁵Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer’s identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com

⁶The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.