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November 17, 2023

The Honorable Anthony G. Brown
Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Security Incident Notification

Dear Attorney General Brown:

We are providing notice on behalf of CNU Online Holdings, LLC d/b/a CashNetUSA ("CNU"), pursuant to Md. Code Ann. Comm. Law § 14-3504, about an incident involving one (1) Maryland resident.

On November 15, 2023, CNU's security team discovered that an unauthorized party used the personal information of one (1) Maryland resident, including valid email address and password, to gain access to the resident's CashNetUSA account. Based on CNU's investigation, it does not believe that the unauthorized party obtained the user information needed to gain account access from CNU or that CNU's security systems were breached.

Access to the account could have enabled the unauthorized party to view the account holder's account holder's name, telephone number, physical address, email address, their bank account number, CashNetUSA Customer ID and Loan ID, last four digits of their Social Security number, last four digits of their driver license, and basic employment and income information.

Once CNU became aware of the incident, it flagged the account to prevent any transactional activity or changes to the account profile, pending verification of account security with the account holder. CNU also reset the password on the account. In addition, CNU is continuing to monitor the account for suspicious activity.

CNU mailed written notification to the affected Maryland resident on November 16, 2023. Please find enclosed a copy of the text of the notification to the account holder.

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If you should have any questions or if we can provide further assistance to the Maryland resident affected by this incident, please feel free to contact me at 215-564-8386 or emcandrew@bakerlaw.com.

Respectfully submitted,

Baker & Hostetler LLP



Edward J. McAndrew

An Attorney for
CNU Online Holdings, LLC
d/b/a CashNetUSA

Enclosure

Date

[FName] [LName]
[Address1]
[Address 2]
[City], [State] [Zip]

Re: Notice of Data Security Incident

Dear [FName]:

We recently became aware that an unauthorized party accessed your CashNetUSA account. We want to provide you with information on the situation, including what happened, the steps we have taken, the ways you can reach us for further help or to answer questions, and the steps you may take to protect yourself against identity theft and fraud.

WHAT HAPPENED? On November 15, 2023, our security team discovered that an unauthorized party had used your personal information, including your name, phone number and the last four digits of your social security number, to gain access to your CashNetUSA account. Based on our investigation, we do not believe that the unauthorized party obtained the personal information used to gain access to your account from us or that our security systems were breached. After gaining access to your account, the unauthorized party may have changed some of the personal information associated with your account and requested a cash advance from your line of credit.

Importantly, you have no obligations or liabilities in connection with this unauthorized activity, including the cash advance, and we will ensure that this unauthorized activity is not permanently reflected in your credit report.

WHAT INFORMATION WAS INVOLVED? Access to an account could have enabled the unauthorized party to view the account holder's name, telephone number, physical address, email address, their bank account number, CashNetUSA Customer ID and Loan ID, last four digits of their Social Security number, last four digits of their driver license, and basic employment and income information.

WHAT WE ARE DOING. Once we became aware of the incident, we restricted access to your account and took steps to prevent the unauthorized party from engaging in any account activity. Due to these security precautions, you will not be able to access your account using your current password and will need to change your password. In addition, we are continuing to monitor your account for suspicious activity.

WHAT YOU CAN DO. In order to regain access to your online account, you will need to change your password by going to www.cashnetusa.com, clicking on the "Forgot password?" link, and following the instructions there. You can also call us at (888) 801-9075 to have a password reset link sent to you. We also encourage you to review the enclosed information on how to ensure the security of your information with us, as well as how to protect yourself against identity theft or fraud.

FOR MORE INFORMATION. We very much appreciate your business and the opportunity to serve you. We take very seriously the trust you have placed in us by choosing us as a financial partner, and the security of the personal information that our account holders entrust into our care is one of our highest priorities. Our team is here and ready to help. You can reach us at (888) 801-9075 or support@cashnetusa.com.

Sincerely,

Jason Such

Sr. Manager, Head of Servicing CashNetUSA

ADDITIONAL STEPS YOU CAN TAKE TO PREVENT IDENTITY THEFT AND FRAUD

You may take action directly to further protect against possible identity theft or other financial loss. We encourage you to be vigilant against incidents of identity theft by reviewing your account statements regularly and monitoring your credit reports for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting agencies. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit reporting agencies directly to request a free copy of your credit report.

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

Equifax Information Services
LLC
P.O. Box 105069
Atlanta, GA 30348
866-349-5191
<https://www.alerts.equifax.com/AutoFraudOnline/jsp/fraudAlert.jsp>

Experian
P.O. Box 9554
Allen, TX 75013
888-397-3742
<https://www.experian.com/ncaonline/fraudalert>

TransUnion Fraud Victim Assistance
P.O. Box 2000
Chester, PA 19016
888-909-8872
<https://fraud.transunion.com/fraudAlert/landingPage.jsp>

In addition to a fraud alert, consumers may place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services.

If you have been a victim of identity theft, and you provide the credit reporting agencies with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit reporting agency may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit reporting agencies listed above if you wish to place the freeze on all of your credit files.

To find out more on how to place a security freeze, you can contact the credit reporting agencies using the information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
800-685-1111
https://www.freeze.equifax.com/Freeze/jsp/SFP_PersonalIDInfo.jsp

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

TransUnion LLC
P.O. Box 2000
Chester, PA 19016
888-909-8872
<https://freeze.transunion.com/sf/securityFreeze/landingPage.jsp>

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580,

www.ftc.gov/idtheft/, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement, including your state Attorney General.

For Iowa residents, the Attorney General can be contacted at Hoover State Office Building, 1305 E. Walnut St., Des Moines, IA 50319, 1-888-777-4590, www.iowaattorneygeneral.gov.

For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.marylandattorneygeneral.gov.

For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699, 919-716-6400, www.ncdoj.gov.

For Oregon residents, the Attorney General can be contacted at Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301, 1-877-877-9392, www.doj.state.or.us/.

For Rhode Island residents, the Attorney General can be contacted at Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, 401-274-4400, www.riag.ri.gov.

For all other residents, information on how to contact your state attorney general may be found at www.naag.org/naag/attorneys-general/whos-my-ag.php.