

NMS | CAPITAL

Secure Processing Center
25 Route 111, P.O. Box 1048
Smithtown, NY 11787

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

***Postal IMB Barcode

<<Date>>

Notice of Data Breach

Dear <<Full Name>>:

On behalf of NMS Capital, we are writing to inform you about an incident that involved your personal information. We regret that this incident occurred and take the security of personal information seriously.

We recommend that you review the information provided in this letter for some steps that you may take to protect against any potential misuse of your personal information. As a precaution, we have arranged for you, at your option, to enroll in a complimentary 24-month credit monitoring service. Please see the attached document for enrollment instructions.

You should always remain vigilant for incidents of fraud and identity theft, including by regularly reviewing your account statements and monitoring free credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institution.

In addition, you may contact the Federal Trade Commission ("FTC") or law enforcement, including your Attorney General, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC's web site, www.ftc.gov/idtheft/, call the FTC at (877) IDTHEFT (438-4338), or write to the FTC at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from each nationwide credit-reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit-reporting agency delete that information from your credit report file. In addition, under the federal Fair Credit Reporting Act ("FCRA"), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax
(800) 685-1111
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com/personal/credit-report-services

Experian
(888) 397-3742
P.O. Box 9701
Allen, TX 75013
www.experian.com/help

TransUnion
(888) 909-8872
Fraud Victim Assistance Division
P.O. Box 2000
Chester, PA 19022
www.transunion.com/credit-help

You also have other rights under the FCRA. For further information about your rights under the FCRA, please visit: http://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf.

In addition, you may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and credit freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

Under Massachusetts law, you have the right to obtain a police report regarding the incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You also have a right to place a security freeze on your credit report. A security freeze prohibits a credit-reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware 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, mortgages, employment, housing, or other services.

There is no charge to place, lift, or remove a security freeze. To place a security freeze on your credit report, you must send a written request to each of the three credit reporting agencies listed above.

To request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial, as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Your prior addresses if you have moved in the past several years;
5. Proof of current address (e.g., a current utility bill or telephone bill); and
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or ID card or military identification).
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

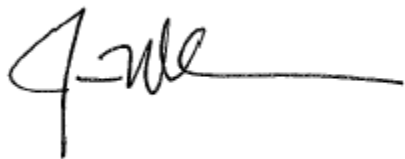
The credit reporting agencies have three (3) business days after receiving a request to place a security freeze on your credit report if a request is made by mail, and one (1) day after making a request by phone or online. The credit reporting agencies must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password 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 access to your credit report, you must send a request to the credit reporting agencies by mail, telephone, or online and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of the entity 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 the identified entity or for the specific period of time if requested by mail, and one (1) hour to lift the freeze after a request by phone or online.

To remove the security freeze, you must send a request to each of the three credit reporting agencies by mail, telephone, or online and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit reporting agencies have three (3) business days after receiving your request to remove the security freeze if requested by mail, and one (1) hour to remove the freeze after a request by phone or online.

FOR MORE INFORMATION. Please know that we regret any inconvenience or concern this incident may cause you. If you have any questions, don't hesitate to reach out to me at 214-871-8362 or jwilson@nms-capital.com.

Best regards,

A handwritten signature in dark ink, appearing to read 'J. Wilson', followed by a long horizontal line extending to the right.

James G. Wilson
NMS Capital
Chief Financial Officer / Chief Compliance Officer



Activation Code: <<ACTIVATION CODE>>
Enrollment Deadline: <<ENROLLMENT DEADLINE>>
Coverage Length: <<12/24>> Months

Epiq - Privacy Solutions ID **1B Credit Monitoring**

How To Enroll:

- 1) Visit www.privacysolutionsid.com and click "Activate Account"
- 2) Enter the following activation code, <<Activation Code>> and complete the enrollment form
- 3) Complete the identity verification process
- 4) You will receive a separate email from noreply@privacysolutions.com confirming your account has been set up successfully and will include an Access Your Account link in the body of the email that will direct you to the log-in page
- 5) Enter your log-in credentials
- 6) You will be directed to your dashboard and activation is complete!

Privacy Solutions ID provides credit monitoring through Equifax, credit report and score access, \$1 million identity theft insurance with \$0 deductible, ID Restoration services, and dark web monitoring. See below for more details.

Credit Monitoring with Alerts

Monitors your credit file(s) for key changes, with alerts such as credit inquiries, new accounts, and public records.

1-Bureau Credit Score and Report¹

Annual 1-Bureau VantageScore and 1-Bureau Credit Report

SSN Monitoring (High Risk Transaction Monitoring, Real-Time Authentication Alerts, Real-Time Inquiry Alerts)

Real-time monitoring of SSNs across situations like loan applications, employment and healthcare records, tax filings, and payment platform, with alerts.

Dark Web Monitoring

Searches for compromised information across the dark web, with alerts.

Credit Report Lock/Freeze

Assists with blocking access to the credit file for the purposes of extending credit (with certain exceptions).

Lost Wallet Assistance

Assistance with canceling and reissuing credit and ID cards.

Identity Restoration

Dedicated ID restoration specialists who assist with ID theft recovery.

Up to \$1M Identity Theft Insurance²

Provides up to \$1,000,000 (\$0 deductible) Identity Theft Event Expense Reimbursement Insurance on a discovery basis. This insurance aids in the recovery of a stolen identity by helping to cover expenses normally associated with identity theft.

Unauthorized Electronic Funds Transfer- UEFT²

Provides up to \$1,000,000 (\$0 deductible) Unauthorized Electronic Funds Transfer Reimbursement. This aids in the recovery of stolen funds resulting from fraudulent activity--occurrence based.

Personal Info Protection

Helps users find their exposed personal information on the surface web—specifically on people search sites and data brokers – so that the user can opt out/remove it. Helps protect members from ID theft, robo calls, stalkers, and other privacy risks.

If you need assistance with the enrollment process or have questions regarding Epiq – Privacy Solutions ID, please call directly at **866.675.2006**, Monday-Friday 9:00 a.m. to 5:30 p.m., EST.

¹ The 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. Credit monitoring from Experian and TransUnion will take several days to begin.

² Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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.