



April 5, 2016

Dear [INDIVIDUAL EMPLOYEE],

Notice of Data Breach

We are writing to you because of an incident at Wynden Stark, dba GQR Global Markets/City Internships.

What Happened

On April 1, 2016, due to a fraudulent communication to us by someone posing as our managing director (often referred to as a "phishing" or "spoofing" incident), an error was made and your federal W-2 form was sent to an unknown third party.

What Information was Involved

The W-2 form included information relating to your employment, including your name, address, social security number and 2015 wages and tax withholding information.

What We Are Doing

In addition to providing you this notice, we have notified the Federal Bureau of Investigations (FBI) about this incident. Furthermore, we are taking steps internally to amend our data privacy policies and procedures. Among other things, this will include additional education for employees about data privacy and security, including strategies to identify and reduce risks.

What You Can Do

Because your social security number was involved, we recommend that you place a fraud alert on your credit files. Furthermore, as a precautionary measure to safeguard your information from potential misuse, we have partnered with Equifax® to provide its Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product for two years at no charge to you. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal activation code). If you choose to take advantage of this product, it will provide you with a notification of any changes to your credit information, \$1 million Identity Fraud Expense Coverage and access to your credit report. You must complete the enrollment process by April 5, 2017. We urge you to consider enrolling in this product, at our expense, and to review the Additional Resources enclosed with this letter.

A "security freeze" is another option for you to consider:

- To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Experian
Experian Security Freeze
P.O. Box 9554

Equifax
Equifax Security Freeze
P.O. Box 105788

TransUnion
Trans Union Security Freeze
Fraud Victim Assistance
Department



Allen, TX 75013

Atlanta, GA 30348

GQR GLOBAL MARKETS

360 MADISON AVENUE, NEW YORK, NY 10017

P.O. Box 2000
Chester, PA 19022-2000

For other inquiries:

Experian
(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

For other inquiries:

Equifax
(877) 478-7625
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

For other inquiries:

TransUnion
(800) 680-7289
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

- In order 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. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
 5. Proof of current address such as a current utility bill or telephone bill;
 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
 7. 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;
 8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.
- 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 in order 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) and the PIN number or password provided to you when you placed the security freeze as well as 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.
- To remove the security freeze, you must send a written request to each of the three credit bureaus by mail 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 bureaus have three (3) business days after receiving your request to remove the security freeze.

There are other steps you can take to further protect yourself against identity theft or other unauthorized use of personal information.

There are other steps you can take to further protect yourself against identity theft or other unauthorized use of personal information.

- We recommend that you remain vigilant and regularly review your account statements and credit reports for any unauthorized activity. Promptly report incidents of suspected identity theft or fraud to your local law enforcement agency, the Federal Trade Commission, your financial institution and to one of the three nationwide consumer reporting agencies listed below to have it removed from your credit file.
- You may contact the fraud departments of the three nationwide credit reporting agencies to discuss your options. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report contact the three credit reporting agencies above.
- You may obtain a free copy of your credit report from each of the three nationwide consumer reporting agencies by calling 1-877-322-8228 or going online to www.annualcreditreport.com. Under federal law, 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 want to obtain copies of your credit report to ensure the accuracy of the report information.
- You can create an account with Credit Karma by visiting <https://www.creditkarma.com/> to track your TransUnion and Equifax credit accounts daily. You can also receive credit alerts if anything important changes on your TransUnion credit report that can help you spot identity theft.
- You may place an alert with ChexSystems. Chex Systems, Inc. is a consumer-reporting agency governed by the federal Fair Credit Reporting Act (FCRA) and other laws (the Federal Trade Commission enforces the FCRA) which provides account verification services to its financial institution members to aid them in identifying account applicants who may have a history of account mishandling (for example, people whose accounts were overdrawn and then closed by them or their bank). In short, ChexSystems is like the credit reporting agencies (Equifax, Experian, TransUnion) but specific to checking/savings history instead of credit/loan history. ChexSystems has two protections available:
 - **Consumer Report Security Alert.** This puts a flag on your consumer file stating the banking institution needs to take additional steps to confirm it is you who is initiating the action (much like placing a fraud alert with the credit reporting agencies). You may request a 90-day alert, which is the default, though you may extend it to 7 years if you have an affidavit of fraud. To set the Consumer Report Security Alert, call (888) 478-6536 or online by visiting <https://www.chexsystems.com>.
 - **Consumer Report Security Freeze.** This will prohibit ChexSystems from releasing any information in your consumer file without your express authorization, meaning you have to contact ChexSystems and lift the freeze in order for your information to be released (much like placing a freeze with the credit reporting agencies). You should be aware that taking advantage of this right may delay or prevent timely approval from any user of your consumer report that you wish to do business with. The third party will receive a message indicating that you have blocked your information. To set the Consumer Report Security Freeze, call (800) 887-7652 or online by visiting <https://www.chexsystems.com>.



For More Information

- To learn more about protecting yourself from identity theft and to report incidents of identity theft, you can visit the Federal Trade Commission's website at www.consumer.gov/idtheft, or www.ftc.gov/credit, or call 1-877-IDTHEFT (1-877-438-4338). You may also receive information from the Federal Trade Commission by writing to:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580.

- You may obtain further information about identify theft from the Oregon Department of Justice Department of Consumer Protection by visiting the website at <http://www.doj.state.or.us/consumer/Pages/index.aspx>, or by calling (1-877-877-9392). You may also receive information by writing to:

Oregon Department of Justice
Department of Consumer Protection
1162 Court Street NE
Salem, OR 97301-4096

We take our responsibility to safeguard personal information seriously, and we regret any inconvenience or concern this incident may cause you and remain committed to protecting the privacy of personal information. If you have any questions about this situation, please do not hesitate to contact us by emailing people@gqrgm.com or by calling: 310-272-5835.

Sincerely,

Dan Christensen

Operations Manager



Activation Code: **INSERT Credit Monitoring Code**

<p><u>About the Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product</u></p> <p>Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.</p>	<p>Equifax Credit Watch provides you with the following key features and benefits:</p> <ul style="list-style-type: none">○ Comprehensive credit file monitoring and automated alerts of key changes to your Equifax, Experian, and TransUnion credit reports○ Wireless alerts and customizable alerts available (available online only)○ One 3-in-1 Credit Report and access to your Equifax Credit Report™○ Up to \$1 million in identity theft insurance ¹ with \$0 deductible, at no additional cost to you○ 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.○ 90 day Fraud Alert ² placement with automatic renewal functionality* (available online only)
---	---

How to Enroll: You can sign up online or over the phone

<p>To sign up online for online delivery go to www.myservices.equifax.com/tri</p> <ol style="list-style-type: none">1. <u>Welcome Page</u>: Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.2. <u>Register</u>: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.3. <u>Create Account</u>: Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.4. <u>Verify ID</u>: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.5. <u>Order Confirmation</u>: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.	<p>To sign up for US Mail delivery, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.</p> <ol style="list-style-type: none">1. <u>Activation Code</u>: You will be asked to enter your enrollment code as provided at the top of this letter.2. <u>Customer Information</u>: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.3. <u>Permissible Purpose</u>: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.4. <u>Order Confirmation</u>: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.
--	---

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to



establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: www.fraudalerts.equifax.com or you may contact the Equifax auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

1 - Identity Theft Insurance 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.. This product is not intended for minors (under 18 years of age)

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