

HARBOR FREIGHT TOOLS®

Quality Tools at Ridiculously Low Prices

October 31, 2013

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SAMPLE A SAMPLE



APT. 1A

123 MAIN STREET

ANYTOWN, US 99999-9999



Dear Sample A Sample:

Over the summer, Harbor Freight Tools' payment processing system was illegally attacked by cyber-criminals. The attack was similar to attacks reported by other national retailers. In response, we immediately engaged a leading cyber-security company to investigate and notices were posted in every store and on our website. We blocked the attack and adopted enhanced security measures to make our systems more secure than ever.

Fortunately, this incident was limited to credit and debit card transactions made in our stores during a relatively short seven week period (May 6, 2013 to June 30, 2013). Transactions after June 30, 2013 were not affected. For nearly all of these transactions, we believe that the attacker only found "track 2" data—information on the card's magnetic stripe that contains only the card account number, expiration date, and card verification number. For less than 1% of these transactions, the attacker may have found data that also included the cardholder's name.

Because we cannot identify which specific cards or information were actually taken, we are notifying our customers that we have been able to identify whose cards were used during the May 6, 2013 to June 30, 2013 time frame at each impacted store. We believe your card was in this group.

If you see a fraudulent charge on your card, please immediately contact the bank that issued your card. Major credit card companies typically guarantee cardholders will not be responsible for fraudulent charges. Please be on the lookout and review your account statements for any unauthorized activity. We have included additional information about ways you can protect yourself on the back of this letter.

We regret any inconvenience this may cause. Keeping customer information secure is a top priority at Harbor Freight and we will continue to work to make our network more secure. If you have questions, please call us toll free at 877-216-4023, Monday through Friday, 9 a.m. – 7 p.m. EST, and use the following ten digit reference number when calling: 4471100813.

Sincerely,

Eric Smidt

President, Harbor Freight Tools



More Information on Ways to Protect Yourself

We recommend that you remain vigilant by reviewing your account statements and credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Equifax, PO Box 740256, Atlanta, GA 30374, www.equifax.com, 1-800-525-6285

Experian, PO Box 9554, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 6790, Fullerton, CA 92834, www.transunion.com, 1-800-680-7289

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the attorney general's office in your home state. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov
1-877-438-4338

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.