



<<Date>> (Format: Month Day, Year)

<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>

Dear <<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>,

We are writing to inform you of a data security incident that may have resulted in unauthorized access of some of your personal information, including your name and Social Security number ("SSN"). This letter contains information about what happened, steps you can take to protect your information, and resources we are making available to help you.

### What happened

On May 2, 2019, we identified unauthorized remote access to an employee's email account. We immediately took action to secure remote logins, contacted law enforcement, and initiated an independent investigation into the incident with third-party forensic experts to determine what information within the email account may have been affected. As a result of our investigation, on July 19, 2019, we discovered that some personal information contained within the employee email account may have been improperly accessed.

We wish to emphasize that each one of us is responsible for keeping all business and personal information safe. This event is an example of the serious consequences that can result from any data security incident and a reminder to stay vigilant.

### What information was involved

The information potentially affected may have included your name, date of birth, SSN, Driver's License number or Passport number (if provided).

### What we are doing

Out of an abundance of caution, we are offering the services of Kroll to provide identity monitoring at no cost to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit [enroll.idheadquarters.com](http://enroll.idheadquarters.com) to activate and take advantage of your identity monitoring services.

*You have until **November 7, 2019** to activate your identity monitoring services.*

Membership Number: <<Member ID>>

Additional information describing your services is included with this letter.

We take the security of all information in our systems very seriously, and we want to assure you that we are taking steps to help prevent a reoccurrence, including reinforcing remote access procedures and data handling practices.

### What you can do

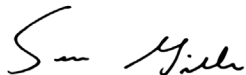
Although we have no reports of misuse of your or anyone's information, we encourage you to follow the instructions in this letter and activate the identity monitoring services. We also recommend that you review the additional information enclosed, which contains important steps you can take to further help protect your personal information. This section describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

**For more information**

If you have any questions, please call 1-833-680-7832, Monday through Friday from 8:00 am - 5:30 pm Central Time. Please have your membership number ready.

Please know that the protection and security of your personal information is of our utmost priority, and we sincerely regret any concern or inconvenience that this matter may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Sean Gillen". The signature is fluid and cursive, with a large initial "S" and a distinct "G".

Sean Gillen  
VP/Chief Financial Officer

## Additional Important Information

**For residents of Hawaii, Illinois, Iowa, Maryland, Michigan, Missouri, North Carolina, Virginia, and Vermont:** It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing payment card account statements and monitoring your credit reports for unauthorized activity. You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

**For residents of Iowa:** State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

**For residents of Oregon:** State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

**For residents of New Mexico:** State law advises you to review personal account statements and credit reports, as applicable, to detect errors resulting from the security incident, and that you have rights pursuant to the federal Fair Credit Reporting Act. Please see the contact information for the Federal Trade Commission listed below.

**For residents of Maryland, Rhode Island, Illinois, and North Carolina:**

You can obtain information from the Maryland and North Carolina Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

<b>Maryland Office of the Attorney General</b>	<b>Rhode Island Office of the Attorney General</b>	<b>North Carolina Office of the Attorney General</b>	<b>Federal Trade Commission</b>
Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 1-888-743-0023 <a href="http://www.oag.state.md.us">www.oag.state.md.us</a>	Consumer Protection 150 South Main Street Providence RI 02903 1-401-274-4400 <a href="http://www.riag.ri.gov">www.riag.ri.gov</a>	Consumer Protection Division 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-566-7226 <a href="http://www.ncdoj.com">www.ncdoj.com</a>	Consumer Response Center 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) <a href="http://www.ftc.gov/idtheft">www.ftc.gov/idtheft</a>

**For residents of Massachusetts:** You have the right to obtain a police report if you are a victim of identity theft.

**For residents of all states:**

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone and online with Equifax ([https://assets.equifax.com/assets/personal/Fraud\\_Alert\\_Request\\_Form.pdf](https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf)), Experian (<https://www.experian.com/fraud/center.html>) or TransUnion (<https://www.transunion.com/fraud-victim-resource/place-fraud-alert>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, telephone or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting each of the following national consumer reporting agencies:

<b>Equifax Security Freeze</b>	<b>Experian Security Freeze</b>	<b>TransUnion (FVAD)</b>
P.O. Box 105788 Atlanta, GA 30348 <a href="http://www.freeze.equifax.com">www.freeze.equifax.com</a> 800-525-6285	P.O. Box 9554 Allen, TX 75013 <a href="http://www.experian.com/freeze">www.experian.com/freeze</a> 888-397-3742	P.O. Box 2000 Chester, PA 19022 <a href="http://freeze.transunion.com">freeze.transunion.com</a> 800-680-7289

More information can also be obtained by contacting the Federal Trade Commission listed above.

## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services<sup>1</sup> from Kroll:

### **Triple Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

<sup>1</sup> Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.