



<<MemberFirstName>> <<MemberMiddleName>> <<MemberLastName>> <<Date>> (Format: Month Day, Year)
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<ZipCode>>

Re: Notice of Security Incident

Dear <<MemberFirstName>> <<MemberLastName>>,

We are contacting you about a data security incident that may have involved your personal information and the steps we are taking to help to protect your privacy. Please read this notice for important information.

What Happened? In late March 2017 we learned that certain of our employees had been the targets of tax-related identity theft. We understand that unauthorized persons filed fraudulent tax returns using the employees' personal information and/or requested information from the IRS about those employees.

We don't know how or where unauthorized persons obtained personal information about our employees. We do know that some of our employees who were targets of tax-related identity theft were also notified by the IRS that their tax information may have been unlawfully obtained from the IRS through the data retrieval tool available from the U.S. Department of Education Free Application for Student Financial Aid (FASFA) website. Out of an abundance of caution, however, we are taking steps to protect your privacy in the event a breach occurred on our system that could have exposed your personal information.

What Information Was Involved? The information may include your name, Social Security number, address, date of birth, commercial drivers' license number and any financial account information you provided us for payroll purposes.

What We Are Doing. We are working with IT professionals to improve our system security and protocols. In the interim, we removed certain sensitive files from our system and are taking additional security precautions. We also contacted the IRS.

Additionally, we have arranged for Kroll, a global leader in risk mitigation and response, to provide one year of identity monitoring services at no cost to you. Your identity monitoring services include Credit Monitoring, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

Visit kroll.idmonitoringservice.com to activate and take advantage of your identity monitoring services.

You have until July 14, 2017 to activate your identity monitoring services.

Membership Number: <<Member ID>>

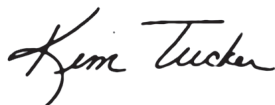
To receive credit services by mail instead of online, please call 1-855-269-6547. Additional information describing your services is included with this letter.

What You Can Do. We encourage you to remain vigilant and take steps to protect your personal information. The following page contains information to assist you with contacting the IRS, placing a fraud alert on your credit report, accessing a free copy of your credit report, and taking additional steps to help guard against identity theft.

For More Information. If you have any questions about this matter, or any of the information in this notice, we encourage you to call 1-855-269-6547 Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time. Please have your Kroll membership number ready when you call.

We understand that these matters can cause concern, and so we hope this information and these resources will be helpful to you.

Respectfully,

A handwritten signature in black ink that reads "Kim Tucker". The signature is written in a cursive style with a large, sweeping initial "K".

Kim Tucker
Chief Financial Officer, Tidewater Transit Co., Inc.

FURTHER INFORMATION TO HELP PROTECT YOUR PRIVACY

File Your Tax Returns/Report Fraud. We encourage you to file your tax return as soon as possible, if you have not already done so. If you regularly work with a tax professional to file your returns, we suggest you contact that person immediately to make them aware of this situation and seek their advice. Helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud are available from the IRS website at www.irs.gov/Individuals/Identity-Protection. If you need additional assistance you can call the IRS's Identity Protection Specialized Unit at 1-800-908-4490. You should also notify the appropriate law enforcement authorities, your state attorney general, and/or the U.S. Federal Trade Commission ("FTC") of any suspected identity theft.

Please note that the IRS does not initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels. If you receive an email, text, or other electronic message from someone purporting to be an IRS employee, do not respond to the message.

Review your account statements and monitor credit reports. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing your financial account statements and monitoring your free credit reports for unauthorized access. Doing so can help you spot problems and address them quickly.

Obtain a copy of your free credit report. You may obtain a free copy of your credit report from each of the three major credit reporting bureaus once every 12 months by visiting www.annualcreditreport.com, calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form (available from the FTC website at www.consumer.ftc.gov) and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, Georgia 30348-5281. It is recommended that you continue to monitor your free credit reports for incidents of fraud and identity theft. You may also purchase additional copies of your credit report by contacting the three major credit reporting bureaus below.

Placing a fraud alert on your credit report. You have the option to place a fraud alert on your credit report by calling one of the three major credit reporting bureaus. A fraud alert is free of charge and easy to place. You may contact toll-free any one of the three major credit reporting bureaus listed below. As soon as one bureau confirms your report, the others are simultaneously notified on your behalf.

Equifax
P.O. Box 740256
Atlanta, GA 30374
1-888-766-0008

Experian
475 Anton Blvd
Costa Mesa, CA 92626
1-888-397-3742

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
1-800-680-7289

Placing a security freeze on your credit report. You have the option to place a security freeze on your credit report. A security freeze prohibits a credit reporting bureau from releasing any information from a consumer's credit report without written authorization; however, please be aware that placing a security freeze may delay your ability to obtain credit. To place a security freeze on your credit report, you must send a separate written request to each of the three major consumer reporting agencies regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

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

In order to request a security freeze, you will need to include the following information: (1) full name (including middle initial as well as Jr., Sr., II, III, etc.); (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; (5) proof of current address such as a copy of a current utility or telephone bill; and (6) a legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.). The credit reporting agencies have three business days after receiving your request to place a security freeze on your report. The credit bureaus must also send written confirmation to you within five 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 freeze. Depending on your state of residence, the credit reporting agencies may charge a fee to place a freeze, temporarily lift a freeze or remove a freeze altogether. The fee is waived if you are the victim of identity theft and submit a valid copy of an investigative or law enforcement report or a written complaint relating to the identity theft incident (you should review your state's requirement(s) and/or credit bureau requirement(s) for the specific document(s) to be submitted). 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.

West Virginia residents. The fee for each placement of a freeze or temporary lifting of a freeze is \$5 if you have not been the victim of identity theft.

Federal and State resources to protect against identity theft. You can find additional information to help protect yourself from identity theft, including information about fraud alerts and security freezes, by contacting one of the three major credit bureaus listed above, or by visiting the FTC's website at www.ftc.gov/idtheft, by calling 1-877-ID-THEFT (1-877-438-4338), or by writing to the Federal Trade Commission, 600 Pennsylvania Ave., NW, Washington, DC 20580.

Maryland residents. You may review information provided by the Maryland Attorney General at <http://www.oag.state.md.us/idtheft>, or by sending an e-mail to idtheft@oag.state.md.us, by calling 1-888-743-0023, or by writing to the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, 16th Floor, Baltimore, MD 21202.

North Carolina residents. You may wish to review information provided by the North Carolina Attorney General at <http://www.ncdoj.gov>, by calling 1-877-566-7226, or by writing to the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699.



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services¹ from Kroll:

Credit Monitoring through TransUnion

You'll receive alerts when there are changes to your credit data—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.

Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

Public Persona

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you'll receive an alert.

Quick Cash Scan

Quick Cash Scan monitors short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in legal costs for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

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 will do most of the work for you. Your investigator can dig deep to uncover all aspects of the identity theft, and then work to resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. 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.