



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

August 12, 2024

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SAMPLE A SAMPLE - L01 US



APT ABC

123 ANY STREET

ANYTOWN, FC 1A2 B3C

COUNTRY



Re: Notice of Cybersecurity Incident

Sample A. Sample,

Willis Lease Finance Corporation ("Willis Lease" or "we") write to inform you that some of your personal information was involved in a cybersecurity incident. Please read this email carefully, as it provides up-to-date information on what happened and what we are doing, as well as information on how you can obtain credit monitoring.

What happened?

On January 31, 2024, we detected unauthorized activity on portions of our IT systems. An investigation into the nature and scope of the incident was launched with the assistance of leading third-party cybersecurity experts and we took steps to contain, assess and remediate the activity, including taking certain systems offline. We also notified law enforcement.

What personal information was involved?

We subsequently discovered the unauthorized actor had accessed and acquired files containing personal information. Once Willis Lease identified the downloaded files, it began a process to determine what types of personal information were affected and to whom the information relates. While Willis Lease worked quickly, this was a time-consuming process, and Willis Lease wanted to provide you with accurate information.

Your personal information that was accessed and acquired included the following: [Extra1].

What we are doing:

We are offering you a 24-month membership to Experian's® IdentityWorksSM we purchased on your behalf. This product provides you with identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by**: November 29, 2024 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: **ABCDEFGHI**

Please see Attachment A for additional details regarding these services.



Prior to the incident, Willis Lease had a significant number of cybersecurity measures in place. Since becoming aware of the incident, Willis Lease has taken steps to further strengthen its security response protocols, policies and procedures, and its ability to detect and respond to suspected incidents.

What you can do:

It is always a good idea remain vigilant against threats of identity theft or fraud. You can do this by regularly reviewing and monitoring your account statements and credit history for any signs of unauthorized transactions or activity. You can contact the credit reporting agencies to place a "fraud alert" or "security freeze" on your credit reports. You can also enroll in the credit monitoring service being offered to you. If you ever suspect that you are the victim of identity theft or fraud, you can contact your local police.

Additional information about how to protect your identity and personal information is contained in Attachment B in this mailing.

In addition, if your passport was impacted, the U.S. Department of State does not recommend reporting your U.S. passport lost or stolen if the physical version of the passport book is still in your possession, even if your passport number was compromised. For more information about compromised passport numbers, please visit <https://travel.state.gov/content/travel/en/passports/have-passport/lost-stolen.html>.

For more information:

If you have any questions about credit monitoring and identity theft protection, please contact Experian's customer care team at 1-833-918-5929 by November 29, 2024. Be prepared to provide engagement number B129592 as proof of eligibility for the Identity Restoration services by Experian.

Best,

Brian R. Hole
President, Willis Lease Finance Corporation

Encs. Attachment A
Attachment B

**Attachment A – ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN
IDENTITYWORKS MEMBERSHIP**

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 1-833-918-5929. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



ATTACHMENT B – More Information about Identity Protection

INFORMATION ON OBTAINING A FREE CREDIT REPORT

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit www.annualcreditreport.com or call toll-free (877) 322-8228.

INFORMATION ON IMPLEMENTING A FRAUD ALERT OR SECURITY FREEZE

You can contact the three major credit bureaus at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

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, credit, mortgages, employment, housing, or other services. A credit reporting agency may not charge you to place, temporarily lift, or permanently remove a security freeze.

To place a fraud alert or security freeze on your credit report, you must contact the three credit bureaus below:

Equifax	Experian	TransUnion
Consumer Fraud Division	Credit Fraud Center	TransUnion LLC
P.O. Box 740256	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022-2000
(888) 766-0008	(888) 397-3742	(800) 680-7289
www.equifax.com	www.experian.com	www.transunion.com

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

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- Social Security Number;
- Date of birth;
- If you have moved in the past five (5) years, the addresses where you have lived over those prior five years;
- Proof of current address such as a current utility bill or telephone bill; and
- A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.).

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC 20024; telephone +1 (877) 382-4357; or www.consumer.gov/idtheft.

ADDITIONAL RESOURCES

Your state attorney general may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state attorney general, or the FTC.

Colorado Residents: You may obtain information from the Federal Trade Commission and the credit reporting agencies about fraud alerts and security freezes.

North Carolina Residents: The Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699 9001; +1 (877) 566 7226 (Toll free within North Carolina); +1 (919) 716 6400; or www.ncdoj.gov.

New York Residents: The Attorney General can be contacted at the Office of the Attorney General, The Capitol, Albany, NY 12224 0341; +1 (800) 771 7755; or www.ag.ny.gov.

For Arizona, California, New York, North Carolina, and Washington residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).