

# **EXHIBIT A**

Oceanair, Inc  
c/o Cyberscout  
PO Box 1286  
Dearborn, MI 48120-9998



August 14, 2024

Dear [REDACTED]

We write to notify you about a matter that may affect some of your information. We take the security of information in our care seriously. Our review of this matter determined that there may have been unauthorized access to our computer network and certain files may have been copied without permission. After completing our review, we worked to obtain resources to provide you with notice and complimentary identity monitoring services so that you may take steps to protect your information, should you feel it is appropriate to do so. Instructions on how to enroll in the complimentary identity monitoring services are detailed in the "Enroll in Monitoring Services" section below. If you wish to place a free fraud alert or security freeze on your credit file, resources and instructions are detailed in the "Monitor Your Accounts" section below.

### **Enroll in Monitoring Services**

We are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for 24 months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

### **How do I enroll for the free services?**

To enroll in Credit Monitoring services at no charge, please log on to [REDACTED] and follow the instructions provided. When prompted, please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and email account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

### **Monitor Your Accounts**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

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As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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. Addresses for the prior two to 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

**Equifax**--[www.equifax.com](http://www.equifax.com) and 1-888-298-0045

**Experian**--[www.experian.com](http://www.experian.com) and 1-888-397-3742

**TransUnion**--[www.transunion.com](http://www.transunion.com) and 1-800-916-8800

### **Additional Information**

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and state Attorney General.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this matter. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**For More Information.** Please note that Massachusetts law limits the information that we can provide about this matter in this letter. However, if you have questions about this matter, we established a toll-free dedicated assistance line with agents prepared to answer your questions. You may contact our toll-free dedicated assistance line at 1-800-405-6108, Monday through Friday from 8:00 a.m. through 8:00 p.m. Eastern Time. You may also write to us at Oceanair, Attn: Compliance, 5 Centennial Dr, Ste 400, Peabody, MA 01960.

Sincerely,

Oceanair

Oceanair, Inc  
c/o Cyberscout  
PO Box 1286  
Dearborn, MI 48120-9998



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Parent or Guardian of [REDACTED]  
[REDACTED]



August 14, 2024

Dear Parent or Guardian of [REDACTED]

We write to notify you about a matter that may affect some of your minor dependent's information. We take the security of information in our care seriously. Our review of this matter determined that there may have been unauthorized access to our computer network and certain files may have been copied without permission. After completing our review, we worked to obtain resources to provide you with notice and complimentary identity monitoring services so that you may take steps to protect your minor dependent's information, should you feel it is appropriate to do so. Instructions on how to enroll in the complimentary identity monitoring services are detailed in the "Enroll in Monitoring Services" section below. If you wish to place a free fraud alert or security freeze on your minor dependent's credit file, if any, resources and instructions are detailed in the "Monitor Your Minor's Accounts" section below.

### **Enroll in Monitoring Services**

We are providing you with access to **Cyber Monitoring** services for you and your minor dependent for 24 months at no charge. Cyber monitoring will look out for your and your dependent's personal data on the dark web and alert you if your personally identifiable information or your dependent's is found online. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

### **How do I enroll for the free services?**

To enroll in Cyber Monitoring services at no charge, please log on to [REDACTED] and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED] Once you have enrolled yourself, click on your name in the top right of your dashboard and select "Manage Family Protection" then "Add Family Member" to enroll your dependent. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

### **Monitor Your Minor's Accounts**

Typically, credit reporting agencies do not have a credit report in a minor's name. To find out if your minor has a credit report or to request a manual search for your minor dependent's Social Security number, each credit bureau has its own process. To learn more about these processes or request these services, you may contact the credit bureaus using the information below:

**Equifax**--[www.equifax.com](http://www.equifax.com) and 1-888-298-0045

**Experian**--[www.experian.com](http://www.experian.com) and 1-888-397-3742

**TransUnion**--[www.transunion.com](http://www.transunion.com) and 1-800-916-8800

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To request information about the existence of a credit file in your minor's name, search for you minor's Social Security number, place a security freeze on your minor's credit file, place a fraud alert on your minor's credit report (if one exists), or request a copy of your minor's credit report you may be required to provide some or all of the following information:

- A copy of your driver's license or another government issued identification card, such as a state identification card, etc.;
- Proof of your address, such as a copy of a bank statement, utility bill, insurance statement, etc.;
- A copy of your minor's birth certificate;
- A copy of your minor's Social Security card;
- Your minor's full name, including middle initial and generation, such as JR, SR, II, III, etc.;
- Your minor's date of birth; and
- Your minor's previous addresses for the past two years.

### **Additional Information**

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Sincerely,

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