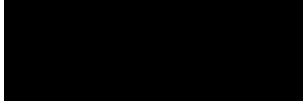




BINA Farm Inc.
c/o Cyberscout
555 Monster Rd SW
Renton, WA 98057
DB09294



October 31, 2024


Notice of Data Breach

Dear :

We are writing to share information with you about an incident regarding BINA Farm Inc. (“BINA”) that may have involved your personal information. Upon discovery of the incident, BINA took steps to identify, contain and remediate the issue. BINA also engaged a leading forensics firm to determine the potential extent of the incident, and what information (if any) may have been accessed by the intruder.

Although we are not aware of any fraudulent activity associated with your personal information, as a protective measure, we are providing notice of this incident so that you may take further steps to help protect your personal information should you feel it is appropriate to do so. We always encourage you to regularly review your financial accounts and report any suspicious or unrecognized activity immediately. The enclosed “Important Identity Theft Information” provides further information about what you can do. As recommended by federal regulatory agencies, you should remember to be vigilant for the next 12 to 24 months and report any suspected incidents of fraud to the relevant financial institution.

In response to the incident, 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 twenty-four (24) months from the date of enrollment when changes occur to your credit file. We are also 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.

To enroll in Credit Monitoring services at no charge, please log on to **<https://bfs.cyberscout.com/activate>** and follow the instructions provided. When prompted please provide the following unique code to receive services: 

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. 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.

If you have any additional questions related to this letter, please contact our dedicated assistance line at 1-800-405-6108 and supply the fraud specialist with your unique code listed above. Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays.

Sincerely,

BINA Farm Inc.



Important Identity Theft Information: Additional Steps You Can Take to Protect Your Identity

Review Your Accounts and Credit Reports

Regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com by calling toll free 1.877.322.8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below:

Equifax, P.O. Box 740241, Atlanta, Georgia 30374-0241. 1.800.685.1111.
www.equifax.com

Experian, P.O. Box 9532, Allen, TX 75013. 1.888.397.3742. www.experian.com

TransUnion, Consumer Disclosure Center, P.O. Box 1000, Chester, PA 19016,
1.800.916.8800. www.transunion.com

Consider Placing a Fraud Alert

You may wish to consider contacting the fraud department of the three major credit bureaus to request that a “fraud alert” be placed on your file. A fraud alert notifies potential lenders to verify your identification before extending credit in your name.

Equifax:	Report Fraud:	1.800.685.1111
Experian:	Report Fraud:	1.888.397.3742
TransUnion:	Report Fraud:	1.800.680.7289

Security Freeze for Credit Reporting Agencies

You may wish to request a security freeze on your credit reports. 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. It is free to place, lift or remove a security freeze.

You must separately place a security freeze on your credit report at each credit bureau. To do so, you must contact the credit bureaus by phone, mail, or secure electronic means:

Equifax: P.O. Box 105788, Atlanta, GA 30348, 1.800.349.9960, www.Equifax.com

Experian: P.O. Box 9554, Allen, TX 75013, 1.888.397.3742, www.Experian.com

TransUnion: P.O. Box 160, Woodlyn, PA 19094, 1.800.916.8800, www.TransUnion.com

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

Your full name (including middle initial, Jr., Sr., Roman numerals, etc.),

Social Security number

Date of birth

Address(es) where you have lived over the prior five years

Proof of current address such as a current utility bill

A photocopy of a government-issued ID card

If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

If you request a freeze online or by phone, the agency must place the freeze within one business day. The credit bureaus have three business days after receiving a request by mail to place a security freeze on your credit report, and they must also send 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 security freeze.

To lift the freeze to allow a specific entity or individual access to your credit report, you must contact the credit reporting agencies and include (1) proper identification; (2) the PIN number or password provided to you when you placed the security freeze; and (3) the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available.

You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

Suggestions if You Are a Victim of Identity Theft

File a police report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.

Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. File a report with the FTC by calling the FTC's Identity Theft Hotline: 1-877-IDTHEFT (438-4338); online at <http://www.ftc.gov/idtheft>; or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580. Also request a copy of the publication, "Take Charge: Fighting Back Against Identity Theft" from <http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idtheft04.pdf>.

Keep a record of your contacts. Start a file with copies of your credit reports, the police reports, any correspondence, and copies of disputed bills. It is helpful to log conversations with creditors, law enforcement officials, and other relevant parties.

Take Steps to Avoid Identity Theft

Further information can be obtained from the FTC about steps to take to avoid identity theft at: <http://www.ftc.gov/idtheft>; calling 1-877-IDTHEFT (438-4338); or write to Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.

Massachusetts residents are reminded that you have the right to obtain a police report and request a security freeze as described above. There is no charge to place a security freeze on your account; however, you may be required to provide the credit reporting agency with certain personal information (such as your name, Social Security Number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to its honoring your request.