

To Enroll, Please Call:

Or Visit:

Enrollment Code: [XXXXXXXX]

<FirstName> <LastName>

<Address1>

<Address2>

<City><State><Zip>

<Date>

Dear <First Name> <Last Name>,

We write to inform you of a recent data security incident (“Matter”) that may concern your personal information (collectively the “Information”). While we currently have no evidence of actual misuse of your Information, we are sharing what we know about the Matter, our response to it, and steps you can take to help protect your Information.

What Happened?

On or about July 10, 2024, we learned that an unauthorized third-party gained limited access to some of our IT systems. Upon learning of the Matter, we launched an investigation, engaged our incident response team and data security professionals, and stopped any unauthorized access. Our investigation revealed that some data, including your Information, may have been impacted, which is why we are notifying you of this Matter.

What Information was Involved?

Data may have been exposed, including, but not limited to:

- Name
- Address
- Financial Account Information
- Social Security Number

What Are We Doing?

Upon learning of the Matter, we engaged our incident response team and data security professionals to assist in our investigation and ceased any further unauthorized access.

Additionally, we are offering identity theft protection services through CyberScout, a TransUnion Company, the data breach and recovery services expert. CyberScout identity protection services include: twenty-four (24) months of credit, and fully managed id theft recovery services. With this protection, CyberScout will help you resolve issues if your identity is compromised.

How Do I Activate the No Cost Services?

We encourage you to enroll in the free identity protection services by calling _____ or going to _____ and using the enrollment code provided above. CyberScout representatives are available Monday through Friday from 9 am – 9 pm Eastern Time. ***Please note, the deadline to enroll is _____.***

What Can You Do?

We encourage you to remain vigilant in reviewing your Information, such as reviewing your account statements, and monitor credit reports for any suspicious activity. We also encourage you to activate the no cost identity monitoring services. Please note that you must activate directly. We are unable to activate these services for you.

For More Information.

Should you have any questions concerning the Matter, you may contact our office at 508-228-0998. We apologize for any inconvenience this may have caused.

Sincerely,

Charles O'Neil
P&M Reis Trucking
10 Industry Rd.
Nantucket, MA 02554

Steps You Can Take To Help Protect Your Information

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity.

Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. (Hearing impaired consumers can access their TDD service at 1-877-730-4204). You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/center.html	TransUnion P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 www.transunion.com/credit-freeze	Equifax P.O. Box 105788 Atlanta, GA 30348-5788 1-800-685-1111 www.equifax.com/personal/credit-report-services
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To request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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, military identification, etc.);
7. 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.

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your 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 you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/fraud/center.html	TransUnion P.O. Box 2000 Chester, PA 19016 1-800-680-7289 www.transunion.com/fraud-victim-resource/place-fraud-alert	Equifax P.O. Box 105069 Atlanta, GA 30348 1-888-766-0008 www.equifax.com/personal/credit-report-services
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Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); 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. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For more information on identify theft, we suggest that you visit the website of the California Office of Privacy Protection at www.privacy.ca.gov.

For North Carolina residents, the Attorney General can be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6400; or www.ncdoj.gov.

For Maryland residents, the Attorney General can be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662; or www.oag.state.md.us.

For New Mexico residents, individuals have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in the individual's credit file has been used against the individual, the right to know what is in an individual's credit file, the right to ask for an individual's credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to an individual's file is limited; an individual must give consent for credit reports to be provided to employers; an individual may limit "prescreened" offers of credit and insurance an individual would get based on information in a credit report; and an individual may seek damages from violator. An individual may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage individuals to review their rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For Rhode Island residents, The Rhode Island Attorney General can be reached at: 150 South Main Street, Providence, Rhode Island 02903; www.riag.ri.gov; or 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed regarding this incident. There are approximately __ Rhode Island residents impacted by this incident.

For New York residents, the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

For Wahington, D.C. residents, the Attorney General may be contacted at: Office of the Attorney General for the District of Columbia at: 400 6th Street, NW Washington, DC 20001; 202-727-3400; <https://oag.dc.gov>.