

Pacific Railway Enterprises
c/o Cyberscout
PO Box 245
Bellmawr, NJ 08099

 **PACIFIC RAILWAY ENTERPRISES, INC.**
3560 University Ave • Suite F • Riverside • CA 92501



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[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]



December 29, 2025

NOTICE OF DATA PRIVACY INCIDENT

Dear [REDACTED]:

Pacific Railway Enterprises (“PRE”) takes the security and privacy of your personal information in our care very seriously. We write to inform you of an incident that involved your Social Security number and credit card number. While we are unaware of any actual or attempted fraud or identity theft, we are providing you with information about our response, and steps you may take to better yourself, including the opportunity to enroll in complementary credit monitoring and identity protection services.

Please know that upon becoming aware of this incident, we immediately took steps to confirm the security of our environment. We partnered with professionals to conduct an investigation into the nature and scope of the information and restore our operations safely. We reported this incident to federal law enforcement. We are also reviewing the existing security controls and policies & procedures we have in place to remain resilient against future threats.

As an added precaution, we are offering you access to Single Bureau Credit Monitoring/Single Bureau Report/Single Bureau Credit Services free of 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, dedicated call center will be available to provide you guidance on credit monitoring enrollment and identity theft protection services. The call center will include a trained support team to address inquiries concerning the incident as well. These services will be provided by Cyberscout, a TransUnion company, specializing in fraud assistance and remediation services. Instructions about how to enroll in these services are below.

We encourage you to remain vigilant against incidents of identity theft and fraud, from any source, by reviewing your account statements, and monitoring your free credit reports for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution, or card issuer. Please refer to the enclosed “*Steps You Can Take to Help Protect Your Information*” which contains additional resources you may take advantage of, to help protect yourself against fraud and identity theft, Should you find it appropriate to do so.

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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: [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 e-mail 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.

We understand that you may have questions about this incident that are not addressed in this letter. If you have any additional questions or concerns, please contact our dedicated assistance line with Cyberscout at 1-800-405-6108, Monday through Friday 8:00am – 8:00pm Eastern time, excluding major U.S. holidays. Please know that the security of information is of the utmost importance to us. We take this incident very seriously and sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

Pacific Railway Enterprises Inc.

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STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Monitor Your Accounts and Credit Reports. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

Report Suspected Fraud. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order 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, the state Attorney General, and the FTC.

Place Fraud Alert. You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

Place Security Freeze. As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, at no charge, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit 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 credit freeze 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 credit freeze on your credit report. To request a credit freeze, you should provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

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

TransUnion 1-800-680-7289 www.transunion.com TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554	Equifax 1-888-298-0045 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788
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Obtain Additional Information. You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

Pacific Railway Enterprises, Inc. may be contacted by mail at 3560 University Ave, Suite F, Riverside, CA 92501. This notice has not been delayed by law enforcement.

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