

N3197-L11-0000011 P001 T00001 ********SCH 5-DIGIT 12345 SAMPLE A SAMPLE - L11 ADULT MA APT ABC 123 ANY STREET ANYTOWN, ST 12345-6789

Re: Notice of Data Security Incident and Possible Access to Your Personal Information

Greetings:

We value and respect the privacy of your personal information. We are writing to inform you of an incident involving some of that information, what that means to you, how we are actively addressing the situation, and what you might do to protect yourself.

The Facts As We Currently Know Them

On April 8, 2025, SK Americas became aware of an IT-related incident that may have resulted in unauthorized access to certain sensitive information, including personal information. SK Americas has taken immediate steps to remedy the situation and has worked closely with third-party IT security experts to ensure our systems are secure. Out of an abundance of caution, SK Americas is notifying all potentially affected individuals.

What Information Was Potentially Involved

Although we are currently unaware of any actual or attempted misuse of your personal information, we are providing this notification out of an abundance of caution.

The following types of personal information, to the extent we held such information relating to you, may have been accessed or copied without authorization: name, email and postal address, social security/national identity number, passport number, driver's license number, date of birth, financial and banking (e.g., direct deposit or payment) information, health-related records, and other types of business and/or other personally identifiable information.

What We Are Doing to Protect Your Information

Safeguarding your information is one of our top priorities, and we have conducted a thorough review of our security protocols and technologies to ensure that our systems are secure, prevent similar occurrences in the future, and limit threats that may put any personal data at risk.

Steps You Should Take to Protect Yourself

To help protect your identity, we are offering a complimentary 24-month membership of Experian's[®] IdentityWorksSM. This product provides you with superior 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 August 29, 2025 (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

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-745-2427 by **August 29, 2025**. Be prepared to provide engagement number **ENGAGE**# as proof of eligibility for the identity restoration services by Experian.



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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 ExtendCARETM: 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 833-745-2427. 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).

For More Information. If you have further questions or concerns, or would like an alternative to enrolling online, please call 833-745-2427 toll-free Monday through Friday from 8 am - 8 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number ENGAGE#.

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.ExperianlDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

We recommend as initial additional steps that you freeze your credit with the main credit agencies, and obtain a PIN number with the Internal Revenue Service (see attached for more information). You should also remain vigilant by reviewing account statements and monitoring free credit reports. See the attached information for steps you should take to protect yourself.

You have the right to obtain a police report which we filed regarding the incident. We have been addressing remediation of the incident by enhancing measures taken under our written information security program.

We sincerely regret any inconvenience or concern this incident may have caused. Be assured that we have been working, and will continue working, to protect the security and confidentiality of your personal information.

Sincerely,

Steve Son SVP, SK Americas

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^{*} 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.

STEPS YOU CAN TAKE TO FURTHER PROTECT YOURSELF

Credit Report; Reporting Fraudulent Activity

We are providing this explanation of additional steps you can take to protect your personal information. As a precautionary measure, we recommend that you remain vigilant for incidents of fraud and identity theft by obtaining and reviewing your credit card, bank, and other account statements and credit reports closely. You may obtain a free copy of your credit report from each of the major credit reporting agencies listed below once every 12 months by visiting http://www.annualcreditreport.com or calling toll-free 1-877-322-8228. You can also report any fraudulent activity or any suspected identity theft to proper law enforcement authorities, your state attorney general and/or the Federal Trade Commission (FTC). To file a complaint about identity theft with the FTC or to learn more, go to www.ftc.gov/idtheft, call 1-877-ID-THEFT (1-877-438-4338).

For Colorado, Georgia, Maryland, New Jersey, and Vermont 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 reporting agencies directly to obtain such additional report(s).

Credit Freeze

You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur a small fee (typically only a few dollars, if at all) to place, lift, and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally only a few dollars per action at each credit reporting company, and is free in many states. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the major credit reporting companies as specified below to find out more information:

Equifax	https://www.equifax.com/personal/credit-	800-525-6285	P.O. Box 105788, Atlanta,
	report-services/credit-freeze/		GA 30348,
Experian	https://www.experian.com/freeze/center.html	888-397-3742	P.O. Box 9554, Allen, TX
			75013
TransUnion	https://www.transunion.com/credit-freeze	800-680-7289	P.O. Box 2000, Chester, PA,
			19022-2000
Innovis	https://www.innovis.com/securityFreeze/index	800-540-2505	PO Box 1640, Pittsburgh,
			PA 15230-1640

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above. A good resource for explaining how to place a credit freeze is at https://clark.com/credit/credit-freeze-and-thaw-guide/.

Fraud Alert

We suggest you place a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. If you would like to place a fraud alert on your credit report, contact any of the credit reporting agencies using the contact information below. The Federal Trade Commission has a good website with an overview and guidance on this issue at https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs. You can also contact them at: Federal Trade Commission or write to: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Or, call 1-877-ID-THEFT.

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IRS Tax Return Information

If you suspect that a fraudulent tax return has or may be filed using your social security number, you should contact the IRS and file a complaint immediately. For more information, see https://www.irs.gov/uac/taxpayer-guide-to-identity-theft. If you receive a 5071C letter from the IRS indicating that there has been fraudulent activity, see the information at https://idverify.irs.gov/IE/e-authenticate/welcome.do. The TurboTax website also has good information at https://turbotax.intuit.com/tax-tools/tax-tips/General-Tax-Tips/Identity-Theft--What-to-Do-if-Someone-Has-Already-Filed-Taxes-Using-Your-Social-Security-Number/INF23035.html.

You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (<u>www.oag.ca.gov/privacy</u>) for additional information on protection against identity theft. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814, Telephone: 1-800-952-5225.

For Connecticut residents: Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your 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 your file is limited; you must give your consent for credit reports to be provided to employers; you may limit prescreened offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You 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. You can review your 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.

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/.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoi.gov, Telephone: 1-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 1-877-877-9392. You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, https://consumer.ftc.gov, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.

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