



PALM BAY
INTERNATIONAL

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SAMPLE A. SAMPLE
123 MAIN STREET
ANYTOWN US 12345-6789



September 14, 2026

[Extra1]

Dear Sample A. Sample,

Palm Bay International, Inc. (“Palm Bay” or “we”) recently experienced a cybersecurity incident (the “Incident”) that involved your personal information (“Information”). This letter provides you with information about this Incident, our response, and if necessary, information on where to direct your questions. You are receiving this letter because your Information was collected in connection with current, former, or prospective employment with Palm Bay, or because of your relationship with Palm Bay as a vendor.

What Happened?

On June 16, 2025, we detected suspicious activity on our network that affected some of our internal systems. Upon this discovery, we took immediate steps to contain the situation, including resetting passwords, restoring systems from backups, temporarily restricting remote access into our environment, enhancing the implementation of endpoint detection and response monitoring, notifying law enforcement, and engaging data privacy and security professionals to assist in our response and investigation. Through our investigation, we determined that there was unauthorized access to our systems for a limited period on June 16, 2025. During this period, we identified that files containing your Information were obtained by an unauthorized party. Our investigation did not identify any evidence of misuse of your Information for fraud or identity theft related to the Incident.

What Information Was Involved?

The following types of Information may have been impacted: [Extra2].

What We Are Doing.

We take this Incident and the security of Information in our care seriously. Upon identifying this Incident, we immediately worked with leading cybersecurity and privacy firms to aid in our investigation and response, and we reported this Incident to law enforcement. Following our investigation, we implemented additional measures to further improve the security of our systems and practices.

Given the complexity of the Incident and the volume of data requiring review, we promptly engaged specialized data privacy and security professionals to conduct a thorough and methodical investigation. That process, which included a comprehensive forensic analysis of affected systems and an extensive review of the implicated data to identify affected individuals and the specific information involved, required significant time to complete with the accuracy and care that affected individuals deserve. We have moved as expeditiously as practicable under the circumstances and are providing this notice promptly upon the conclusion of that review.

What Can You Do?

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 months. Please note that Identity Restoration 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.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- You must **enroll by** December 31, 2026 by 7:59 pm Eastern (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/1Bcredit>
- Provide your **activation code**: [Activation Code]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this Incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team by December 31, 2026 at 833-918-5860, Monday – Friday, 9 am – 9 pm Eastern Time (excluding major U.S. holidays). Be prepared to provide engagement number [B#####] as proof of eligibility for the Identity Restoration services by Experian.

While our investigation did not identify any evidence of misuse of your Information for fraud or identity theft related to the Incident, we encourage individuals to remain vigilant, to review account statements and explanation of benefits forms, and to monitor free credit reports for suspicious activity and to detect errors. Under U.S. law, individuals are entitled to one free credit report annually from each of the three major credit reporting bureaus. Please also review the "Additional Resources" section included with this letter, which outlines other resources you can utilize to protect your Information.

For More Information.

We take this Incident and the security of information in our care seriously. If you have additional questions, you may call us at 833-918-5860, Monday through Friday from 9 am – 9 pm Eastern Time (excluding major U.S. holidays).

Sincerely,

The Data Privacy Team
Palm Bay International, Inc.

Encl.

ADDITIONAL RESOURCES

Contact information for the three (3) nationwide credit reporting agencies:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com/personal/credit-report-services, 1-800-685-1111

Experian, PO Box 2104, Allen, TX 75013, www.experian.com/help, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, <https://www.transunion.com/data-breach-help>, 1-833-395-6938

Free Credit Report. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity. You may obtain a copy of your credit report, free of charge, once every twelve (12) months from each of the three (3) nationwide credit reporting agencies.

To order your annual free credit report please visit www.annualcreditreport.com or call toll free at 1-877-322-8228.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For Colorado, Georgia, Maine, Maryland, Massachusetts, and New Jersey residents: You may obtain one (1) 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).

Fraud Alert. You may place a fraud alert in your file by calling one (1) of the three (3) nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

Security Freeze. You may obtain a security freeze on your credit report, free of charge, to protect your privacy and confirm that credit is not granted in your name without your knowledge. You may also submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report, free of charge, or submit a declaration of removal pursuant to the Fair Credit Reporting Act ("FCRA").

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place.

To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three (3) credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for them as well): (1) full name, with middle initial, and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or Department of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, and display your name, current mailing address, and the date of issue.

FTC and State Attorneys' General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the FTC and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

Reporting of identity theft and obtaining a police report. You have the right to obtain any police report filed in the United States in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.

For Arizona Residents: You can obtain information from the Office of the Attorney General and the FTC about fraud alerts, security freezes, and steps you can take toward preventing identity theft. Consumer Protection & Advocacy Section, 2005 North Central Avenue, Phoenix, AZ 85004, 1-602-542-5025.

For California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814, 1-800-952-5225. This notification was not delayed as a result of any law enforcement investigation.

For Colorado Residents: You can obtain information from the Office of the Attorney General (www.coag.gov), FTC, and the credit reporting agencies about fraud alerts and security freezes. Consumer Protection 1300 Broadway, 9th Floor, Denver, CO 80203, 1-720-508-6000.

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

For District of Columbia Residents: You can obtain information about steps to take to avoid identity theft from the FTC (contact

information above) and the District of Columbia Office of the Attorney General, 400 6th Street NW, Washington, D.C. 20001, consumer.protection@dc.gov, <https://oag.dc.gov/>, 1-202-737-3400.

For Illinois Residents: You can obtain information from the Office of the Attorney General, credit reporting agencies, and the FTC about fraud alerts and security freezes (contact information above). You may contact the Illinois Office of the Attorney General, 100 West Randolph Street, Chicago, IL 60601, https://illinoisattorneygeneral.gov/about/email_ag.jsp, 1-800-964-3013.

For Indiana Residents: You may contact the Indiana Attorney General's Office, Consumer Protection Division, 302 W. Washington Street, 5th Floor, Indianapolis, IN 46204, www.in.gov/attorneygeneral, 1-800-382-5516.

For Iowa Residents: You may contact the Iowa Office of the Attorney General, 1305 E. Walnut Street, Des Moines, IA 50319, consumer@ag.iowa.gov; www.iowaattorneygeneral.gov, 1-888-777-4590. You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

For Kansas Residents: You may contact the Kansas Office of the Attorney General, Consumer Protection Division, 120 SW 10th Ave, 2nd Floor, Topeka, KS 66612-1597, <https://ag.ks.gov/>, 1-800-432-2310.

For Kentucky Residents: You may contact the Kentucky Office of the Attorney General, Consumer Protection Division, 1024 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601, www.ag.ky.gov, 1-800-804-7556.

For Maryland Residents: You may obtain information about steps you can take to avoid identity theft from the FTC (contact information above) and the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.marylandattorneygeneral.gov, 1-888-743-0023.

For Massachusetts Residents: You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html. You have the right to obtain a police report if you are a victim of identity theft.

For Minnesota Residents: You may contact the Minnesota Office of the Attorney General, 445 Minnesota Street, Suite 1400, St. Paul, MN 55101, www.ag.state.mn.us, 1-800-657-3787.

For Missouri Residents: You may contact the Missouri Office of the Attorney General, Consumer Protection, 207 W. High St., P.O. Box 899, Jefferson City, MO 65102, www.ago.mo.gov, 1-800-392-8222.

For Nevada Residents: You may contact the Nevada Office of the Attorney General, Bureau of Consumer Protection, 100 N. Carson St, Carson City, NV 89701, www.ag.nv.gov, 1-702-486-3132.

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

For New York Residents: You may obtain information regarding security breach response and identity theft prevention and protection information from the FTC (contact information above) and the New York Office of the Attorney General, Office of the Attorney General, The Capitol, Albany, NY 12224-0341, <https://ag.ny.gov>, 1-800-771-7755.

For North Carolina Residents: You may obtain information about preventing identity theft from the FTC (contact information above) and the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Main Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7266 or 1-919-716-6400. You are advised to report any suspected identity theft to law enforcement or to the North Carolina Attorney General.

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

For Pennsylvania Residents: You may contact the Pennsylvania Office of the Attorney General, Bureau of Consumer Protection, 15th Floor, Strawberry Square, Harrisburg, PA 17120, www.attorneygeneral.gov, 1-800-441-2555.

For Rhode Island Residents: You may contact the Rhode Island Office of the Attorney General, Consumer Protection Division, 150 South Main Street, Providence, RI 02903, www.riag.ri.gov, 1-401-274-4400. You have the right to file or obtain any police report in regard to this incident.

For South Carolina Residents: You may contact the South Carolina Department of Consumer Affairs, 293 Greystone Boulevard, Suite 400, Columbia, SC 29210, 1-800-922-1594.

For Texas Residents: You may contact the Texas Office of the Attorney General, Office of the Attorney General, PO Box 12548, Austin, TX 78711-2548, www.texasattorneygeneral.gov, 1-800-621-0508.