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McNeil & Company Inc.
67 Main Street
Cortland, New York 13045

RECEIVED

AUG 16 2019

[Date]

OFFICE OF CONSUMER AFFAIRS

[Name]
[Address1]
[Address2]
[Address3]
[City], [State] [ZIP]

Dear [Name],

McNeil & Co. is committed to protecting the privacy of the information we collect from you. Regrettably, we are writing to inform you of an information security event that appears to have involved personal information about you.

What Happened

On June 4, we became aware of a potential security issue involving email employee mailboxes. We promptly began an investigation to determine what had happened and what information may have been affected. With the assistance of a leading cyber forensic company, we have determined that an unauthorized individual or individuals gained access to four employee's mailboxes. The unauthorized access may have begun on March 27.

What Information Was Involved

The contents of the mailboxes included documents that contained the names and driver's license numbers of individuals. These were primarily applications from companies or organizations for commercial vehicle insurance that contained the names and driver's license numbers of individuals authorized to drive the vehicles being insured. Your driver's license number appears to have been included in these documents.

What We Are Doing

We take our responsibility to safeguard our customers' information seriously. We have taken immediate steps to address the unauthorized access, including requiring that the employees to change passwords, and we have deployed other security enhancements designed to prevent similar incidents in the future. We have also notified law enforcement. In addition, we are offering you twenty-four (24) months of identity theft protection and credit monitoring services through Experian at no cost to you.

What You Can Do

Please review the enclosed "Information about Identity Theft Protection." As noted above, as an added precaution, we are offering you a two-year membership of Experian's IdentityWorks at no cost to you. The Experian IdentityWorks product provides identity theft detection and resolution services. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: [90 days from start] (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: [URL]
- Provide your activation code: [code]

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 [customer service number] by [enrollment end date]. Be prepared to provide engagement number [engagement #] as proof of eligibility for the identity restoration services by Experian.

More information about Experian IdentityWorks membership is available in the enclosed "Additional Details Regarding Your 24-Month Experian IdentityWorks Membership," provided by Experian.

For More Information

To contact us with any questions or concerns you may have, please call us at: [Phone Number], or email us at: [Email Address].

We encourage you to use the identity theft protection services described above. We regret that this incident occurred and any inconvenience it may cause you.

Sincerely,

Mary E. McNeil
Chief Operating Officer
McNeil & Company Inc.

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 ExtendCARE:** 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 [customer service number]. 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).

Please note that this Identity Restoration support is available to you for one year 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. You will also find self-help tips and information about identity protection at this site.

* 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.

Information About Identity Theft Protection

Monitor Your Accounts

We recommend that you remain vigilant and 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, GA 30374-0241 1-800-685-1111 www.equifax.com	Experian P.O. Box 9701 Allen, TX 75013-9701 1-888-397-3742 www.experian.com	TransUnion P.O. Box 1000 Chester, PA 19016-1000 1-800-888-4213 www.transunion.com
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When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit Freeze

You have the right to put a security freeze, also known as a credit 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 access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax P.O. Box 105788 Atlanta, GA 30348-5788 1-800-685-1111 www.equifax.com/personal/credit-report-services	Experian P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 www.experian.com/freeze/center.html	TransUnion P.O. Box 2000 Chester, PA 19016-2000 1-888-909-8872 www.transunion.com/credit-freeze
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You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit

freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and 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 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax P.O. Box 105788 Atlanta, GA 30348-5788 1-888-766-0008 www.equifax.com/personal/credit-report-services	Experian P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 www.experian.com/fraud/center.html	TransUnion P.O. Box 2000 Chester, PA 19016-2000 1-800-680-7289 www.transunion.com/fraud-victim-resource/place-fraud-alert
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Additional Information

In addition to credit reporting agencies, you can also obtain information from the Federal Trade Commission (FTC) about fraud alerts and security freezes. You can contact the FTC or your state attorney general to educate yourself about identity theft and the steps you can take to protect yourself. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.ftc.gov/idtheft

For residents of Maryland: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us.

For residents of Massachusetts: If you are a Massachusetts resident, you also have a right to request a police report about this incident.

For residents of North Carolina: You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov.

For residents of Rhode Island: You also may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at: Rhode Island Office of the Attorney General, Consumer Protection Unit 150 South Main Street, Providence, RI 02903, (401)-274-4400, <http://www.riag.ri.gov>. You may also be able to file or obtain a police report about this incident.