

15813



<<Date>> (Format: Month Day, Year)

<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip>>

Dear <<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>,

James A. Scott & Son, Inc. ("Scott") is writing to inform you of an incident that may affect the security of your personal information. We take this incident very seriously and are providing you with information and access to resources so that you can better protect against the possibility of misuse of your personal information, should you feel it appropriate to do so.

The confidentiality, privacy, and security of the information in our care is one of our highest priorities. Scott has taken steps to help prevent this type of incident from happening in the future.

We provided notice of this incident to you and provided notice of this incident to state regulatory agencies as required. As an additional precaution, we are offering you access to complimentary credit monitoring and identity theft restoration services. We have secured the services of Kroll to provide identity monitoring at no cost to you for twenty-four (24) months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit **krollbreach.idMonitoringService.com** to activate and take advantage of your identity monitoring services.

You have until **December 25, 2019** to activate your identity monitoring services.

Membership Number: <<Member ID>>

We also 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. 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:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/

TransUnion
P.O. Box 2000
Chester, PA 19016
1-888-909-8872
freeze.transunion.com

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 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Equifax
P.O. Box 105069
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com

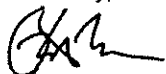
Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You can also 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, your state Attorney General, or the Federal Trade Commission. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (877-438-4338); and TTY: 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 also obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement, the Federal Trade Commission, and the Massachusetts Attorney General.

We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-866-775-4209 between the hours of 9:00am and 6:30pm Eastern Time, Monday through Friday. You may also write to us at 1301 Old Graves Mill Road, Lynchburg, VA 24502.

We sincerely regret any inconvenience or concern this incident has caused.

Sincerely,



Keith Mann
Chief Financial Officer
James A. Scott & Son, Inc.



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DUFF&PHELPS

TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services¹ from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.



<<Date>> (Format: Month Day, Year)

Parent or Guardian of:

<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip>>

Dear Parent or Guardian of <<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>,

James A. Scott & Son, Inc. ("Scott") is writing to inform you of an incident that may affect the security of your minor's personal information. We take this incident very seriously and are providing you with information and access to resources so that you can better protect against the possibility of misuse of your minor's personal information, should you feel it appropriate to do so.

The confidentiality, privacy, and security of the information in our care is one of our highest priorities. Scott has taken steps to help prevent this type of incident from happening in the future.

We provided notice of this incident to you and provided notice of this incident to state regulatory agencies as required. As an additional precaution, we are offering you access to complimentary identity monitoring services for twenty-four (24) months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data.

Additional information describing your services is included with this letter.

Minor Identity Monitoring instructions.

Visit krollbreach.idMonitoringService.com to activate and take advantage of Minor Identity Monitoring.

*You have until **December 25, 2019** to activate monitoring services for your child.*

Membership Number: <<Member ID>>

After you have logged in for the first time, you will see a screen with the title "Confirm Your Information". Before Minor Identity Monitoring services can be activated, you must follow the instructions below:

1. Change the "First Name" and "Last Name" fields to a parent or guardian's name.
2. Change the address that appears to the parent or guardian's current address.
3. Enter the parent or guardian's date of birth and Social Security number.
4. Enter the email address and password you would like to use for the account.
5. Click the "Create Account" button. After the account is created, you will be able to activate your child's identity monitoring service.

We encourage you to remain vigilant, to review your minor's account statements and explanation of benefits forms and to monitor his or her credit reports for suspicious activity, if he or she has credit files. While minors under the age of 18 typically do not have credit files, the following information relates to protecting one's credit once established:

Under U.S. law, adults are entitled to one free credit report annually from each of the three major credit bureaus. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

Adults have the right to place a "security freeze" on their credit report, which will prohibit a consumer reporting agency from releasing information in the credit report without express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in the consumer's name without 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 2000
Chester, PA 19016
1-888-909-8872

www.transunion.com/credit-freeze

Equifax
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111

www.equifax.com/personal/credit-report-services

As an alternative to a security freeze, adults have the right to place an initial or extended "fraud alert" on a credit 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
1-888-909-8872

www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111

www.equifax.com/personal/credit-report-services

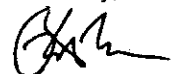
Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You can also 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, your state Attorney General, or the Federal Trade Commission. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (877-438-4338); and TTY: 866-6534261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can also obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement, the Federal Trade Commission, and the Massachusetts Attorney General.

We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-866-775-4209 between the hours of 9:00am and 6:30pm Eastern Time, Monday through Friday. You may also write to us at 1301 Old Graves Mill Road, Lynchburg, VA 24502.

We sincerely regret any inconvenience or concern this incident has caused.

Sincerely,



Keith Mann
Chief Financial Officer
James A. Scott & Son, Inc.



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TAKE ADVANTAGE OF MINOR IDENTITY MONITORING SERVICES

You've been provided with access to the following services¹ from Kroll:

Minor Identity Monitoring

Minor Identity Monitoring detects when names, addresses, and credit information is associated with your child's Social Security number. An alert will be sent when activity is detected. The presence of a credit file may be an indicator of identity theft or fraud for children who, as minors, should not have a credit history.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your child's identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If your child becomes a victim of identity theft, an experienced Kroll licensed investigator will work on their behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and will do most of the work for you. Your child's investigator can dig deep to uncover all aspects of the identity theft, and then work to resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.