

18276

[INDIVIDUAL NAME]
[STREET ADDRESS]
[CITY, STATE AND POSTAL CODE]

July 23, 2020

NOTICE OF DATA BREACH

Dear [INDIVIDUAL NAME]:

I am writing to inform you of a data security incident that may have affected personal information related to you. This notice describes what we know, steps we have taken in response to the incident, and additional actions you may wish to take to protect yourself.

WHAT HAPPENED?

AITX, LLC (f/k/a American Railcar Industries, INC., "ARI") detected suspicious activity on its IT systems. We immediately initiated an investigation to determine the full nature and scope of the incident with the assistance of external experts. On June 24, 2020, our investigation determined that an unauthorized third party could potentially have accessed information from ARI containing the personal information of participants in our self-funded pension plan. Although we are not aware of any evidence indicating that the suspicious activity was an attempt to access or misuse personal information, we are notifying you out of an abundance of caution.

WHAT INFORMATION WAS INVOLVED?

The personal information about you that may have been accessed in this incident includes your name, sex, date of birth, pension plan details, and social security number.

WHAT WE ARE DOING

We regret this incident, and we take the privacy and security of your personal information very seriously. We are reviewing and updating our security practices, including implementing additional phishing awareness training.

WHAT YOU CAN DO

We know that the security of your personal information is important to you. As a precaution, to help protect you ARI has arranged for you to enroll, at no cost to you, in Equifax Credit Watch Gold with Web Detect Features through Equifax for a period of 24 months. Additional information on these services and instructions for how you can enroll are included in Attachment 2 to this letter. Even if you choose not to enroll in this service, there are other steps you can take to protect yourself. Please refer to Attachment 1 to this letter which provides additional information on those steps.

FOR MORE INFORMATION

Again, we regret any inconvenience this incident may cause. If you have any questions or need additional information, please call Missy Cassout at (636) 940-6029.

Sincerely,

Self-funded pension plan of AITX, LLC (f/k/a American Railcar Industries, INC.)

Enclosures

Attachment 1: Additional Recommended Actions

Be cautious about using email to provide sensitive personal information, whether sending it yourself or in response to email requests. You should also be cautious when opening attachments and clicking on links in emails. Threat actors often use fraudulent emails or other communications to deploy malicious software on your devices or to trick you into sharing valuable personal information, such as account numbers, social security numbers, usernames and passwords. The Federal Trade Commission (FTC) has provided guidance at <https://www.consumer.ftc.gov/articles/0003-phishing>.

We recommend that you review your financial statements and accounts for signs of suspicious transactions and activities. If you find any indication of unauthorized accounts or transactions, you should report the possible threat to local law enforcement, your State's Attorney General's office, or the FTC. You will find contact information for some of those entities below. If you discover unauthorized charges, promptly inform the relevant payment card companies and financial institutions.

Fraud Alert Information

We recommend that you place a free "Fraud Alert" on your credit file. Fraud Alert messages notify potential credit grantors to verify your identification before extending credit in your name in case someone is using your information without your consent. A Fraud Alert can help you learn of fraudulent activity related to your credit report. Fraud alerts last one year. Identity theft victims can receive an extended fraud alert for seven years.

To place a Fraud Alert, you only need to contact one of the following three nationwide credit reporting agencies: TransUnion, Equifax, or Experian. As soon as the credit reporting agency sends you a confirmation that your Fraud Alert has been set up, they will forward your alert request to the other two nationwide credit reporting agencies. The contact information for the three nationwide credit reporting agencies is below.

Equifax
PO Box 740256
Atlanta, GA 30374
www.alerts.equifax.com
1-800-525-6285

TransUnion
PO Box 2000
Chester, PA 19016
www.transunion.com/fraud
1-800-680-7289

Experian
PO Box 9554
Allen, TX 75013
www.experian.com/fraud
1-888-397-3742

Free Credit Report Information

Under federal law, you are also entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting agencies. Call 1-877-322-8228 or make a request online at www.annualcreditreport.com.

Even if you do not find any suspicious activity on your initial credit reports, we recommend that you check your account statements and credit reports periodically. You should remain vigilant for incidents of fraud and identity theft. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency or state attorney general and file a police report. Get a copy of the report; many creditors want the information it contains to alleviate you of the fraudulent debts. You also should file a complaint with the FTC using the contact information below. Your complaint will be added to the FTC's Consumer Sentinel database, where it will be accessible to law enforcement agencies to assist with investigations.

You may also contact the FTC at the contact information below to learn more about identity theft and the steps you can take to protect yourself.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580
1.877.FTC.HELP (382.4357)
www.ftc.gov/idtheft

Security Freeze Information

You can request a free Security Freeze (a.k.a. "Credit Freeze") on your credit file by contacting each of the three nationwide credit reporting companies via the channels outlined below. When a Credit Freeze is added to your credit report, third parties, such as credit lenders or other companies, whose use is not exempt under law, will not be able to access your credit report without your consent. A Credit Freeze can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. The contact information for the three credit reporting agencies is below.

Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348
www.freeze.equifax.com
1-800-349-9960

TransUnion Security Freeze
PO Box 2000
Chester, PA 19016
www.transunion.com/freeze
1-888-909-8872

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

To request a Credit Freeze, you may need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social security number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility or telephone bill; and
6. A legible photocopy of a government issued identification card (e.g., state driver's license or ID card, military identification, etc.)

Attachment 2: Equifax Credit Watch Gold with Web Detect Program Information



Your Activation Code: [INSERT ACTIVATION CODE]

Enrollment Deadline: October 30, 2020

Product Information

Equifax® Credit Watch™ Gold with Web Detect Features

- Equifax® credit file monitoring and alerts to key changes to your Equifax credit report.
- Wireless alerts (available online only). Data charges may apply.
- Access to your Equifax credit report.
- Internet Scanning¹ monitors suspicious web sites for your Social Security, Passport, Credit Card, Bank, and Insurance Policy Numbers, and alerts you if your private information is found there.
- Automatic Fraud Alerts² which encourages potential lenders to take extra steps to verify your ID before extending credit.
- Up to \$25,000 Identity Theft Insurance.³
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to http://myservices.equifax.com/efx1_bresngis and follow the instructions below.

- 1. Welcome Page:** Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
- 2. Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
- 3. Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
- 4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
- 5. Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

¹ Internet scanning, will scan for your Social Security number (if you choose to), up to 5 bank account numbers, up to 6 credit/debit card numbers you provide, up to 3 email addresses, up to 10 medical ID numbers, and up to 5 passport numbers. Internet scanning scans thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that Internet scanning is able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

² The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

³ Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.