

2024-689

<Return Name>
c/o Cyberscout
<Return Address>
<City> <State> <Zip>



<First_Name> <Middle_Name> <Last_Name> <Suffix>
<Address1>
<Address2>
<City><State><Zip>

April xx, 2024

Dear <<First_Name>> <<Middle_Name>> <<Last_Name>> <<Suffix>>:

We are writing to inform you of a data security incident experienced by American Farmland Trust (“AFT”) that may have involved your information as described below. We take the privacy and security of all information very seriously, and while we have no evidence to suggest that any information was subject to actual or attempted misuse as a result of this incident, we are notifying potentially impacted individuals out of an abundance of caution. This letter includes information about steps you can take to help protect your information.

The information believed to be potentially at risk includes your first and last name, in combination with your <<exposed data elements>>.

Out of an abundance of caution, we have arranged for you to activate, at no cost to you, single bureau credit monitoring services for <<service length>> months provided by provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services. Due to privacy laws, we cannot activate these services for you directly. Additional information regarding how to activate the complimentary credit monitoring service is enclosed. We have also provided additional information about steps you can take to help protect yourself against fraud and identity theft.

We recommend that you remain vigilant against incidents of fraud and identity theft by reviewing your credit reports/account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact your financial institution or company. Additionally, you can enroll to receive the complimentary credit monitoring service we are making available to you. You can also review the enclosed “Steps You Can Take to Help Protect Your Information” for additional resources.

Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays. Please call the help line at 1-800-405-6108 and supply the fraud specialist with your unique code listed in the “Steps You Can Take to Help Protect Your Information” section of this letter.

The security of information is of the utmost importance to us. We stay committed to protecting your trust in us and continue to be thankful for your support.

Sincerely,

Ashley Bovino

Ashley Bovino

Chief Financial Officer and Vice President of Finance & Administration

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

In response to the incident, we are providing you with access to Single Bureau Credit Monitoring services at no charge. These services provide you with alerts for <<service length>> months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please log on to <https://secure.identityforce.com/benefit/aft> and follow the instructions provided. When prompted please provide the following unique code to receive services: <unique code>.

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

ADDITIONAL ACTIONS TO HELP PROTECT YOUR INFORMATION

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit 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 credit freeze 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 credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and

7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

<p>TransUnion 1-800-680-7289 www.transunion.com TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094</p>	<p>Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554 Allen, TX 75013</p>	<p>Equifax 1-888-298-0045 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788</p>
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Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, the Massachusetts Attorney General, and the FTC. This notice has not been delayed by law enforcement.