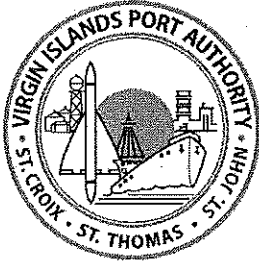


20498



«First_Name» «Middle_Name» «Last_Name»
«Address_Line_»
«Address_Line_»
«City», «State» «ZIP_Code»
«Country»

<<Date>>

Dear «First_Name»:

At the Virgin Islands Port Authority (“VIPA”), we are committed to protecting the information that we maintain. We are writing to inform you about an incident that may have involved your <<variable data>>.

We assure you that we take this incident very seriously and encourage you to remain vigilant by reviewing your account statements and credit reports for any unauthorized activity. As a precaution, we are offering a complimentary one-year membership in Cyberman365’s IDNotify. This product offers enhanced credit monitoring through a full range of credit, ID theft protection, and monitoring services, backed by \$1 million insurance. IDNotify will be completely free to you and enrolling in this program will not hurt your credit score. To access your credit monitoring service please use the following link to create your account using the provided redemption code.

Visit cm365.io/vipa to activate and take advantage of your identity monitoring services.

Redemption Code: <<CODE>>

You have until <<date>> to activate your identity monitoring services.

We sincerely regret any inconvenience caused by this incident. To help prevent something like this from happening in the future, we have implemented additional safeguards to secure remote access to our systems and are providing additional information security training. If you have any questions, please call <<number>>, Monday through Friday, between X:00 a.m. and X:00 p.m. <<time zone>> Time.

Sincerely,

[Signature Graphic]

Carlton Dowe
Executive Director



CYBERMAN365

HIGHLIGHT SHEET

CYBERMAN365 IDNOTIFY

ENHANCED CREDIT MONITORING

Take back control of your data with our comprehensive digital monitoring services. Coverage for 1 adult.

ID Restoration Support

A U.S. based Fraud Resolution Agent will deliver step by step support to restore your identity. Our Limited Power of Attorney option allows our agents to manage recovery on your behalf.

ID Theft Insurance

You are covered up to \$1 million for certain eligible expenses associated with ID theft, including lost wages, legal fees and electronic fund transfers.

Lost Wallet Protection

Lost your wallet? We will cancel and replace your credit, debit, medical cards and more. Our personal concierge service can guide you through difficult situations such as a lost passport at the airport.

CyberAgent Dark Web Monitoring

We scan the dark web, known for illegally buying and selling personal data and alert you if your identity may be at risk. We will assist you in securing any breached data.

Credit Monitoring

We will alert you to any critical changes by constantly monitoring your credit(s) reports. You will also receive a credit report upon enrollment.

Bank Account Takeover

We alert you if your identity is used to open new bank accounts or if unauthorized changes are made to existing accounts. We will then help you resolve the problem.

Change of Address Alerts

If your mail is redirected through the U.S. Postal Service you will receive an alert. This is an easy way for fraudsters to collect your data and abuse your identity.

Courts Records Monitoring

If a criminal act is reported in the court system using your personal information you will be notified immediately.

Social Media Monitoring

Scans your social media accounts and informs you if privacy or reputational risks are spotted on your profile. Includes Twitter, Facebook, Instagram and LinkedIn.

Sex Offender Monitoring

Provides reports on sex offenders living in your area, and notifies you if an offender tries to register with your identity.

Social Security Number Trace

If a new name or alias is added to your SSN we will alert you, we also generate a report of all the names and aliases already associated with your SSN.



ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

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 Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html