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Navistar, Inc.
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July 6, 2021

«First_Name» «Last_Name»
«ADDRESS_1»
«ADDRESS_2»
«CITY», «STATE» «ZIP»

Notice of Data Breach

Dear «First_Name»,

Navistar, Inc. ("Navistar") values the privacy of our employees and uses physical, technical, and administrative measures to safeguard your personal information. We are writing to notify you about a security incident we recently experienced which has impacted your personal information. Below are details on the steps we are taking to address the situation, as well as what we are doing to support affected individuals.

WHAT HAPPENED?

On May 20, 2021, Navistar learned of a potential security incident affecting its information technology system ("IT System"). Upon learning of the security incident, Navistar launched an investigation and took immediate action in accordance with our cybersecurity response plan. Our investigation is ongoing with the assistance of leading cybersecurity experts hired to evaluate and address the scope and impact of the incident.

On May 31, 2021, Navistar received a claim that certain data had been extracted from our IT System. In the course of our investigation, we were able to confirm that an unauthorized third party had accessed and taken certain data from our IT System. On June 16, 2021, we discovered that some of the data taken by the unauthorized third party contains personal information about some of our current and former U.S. employees. Based on the information Navistar has at this time, we believe that this incident occurred prior to May 20, 2021 but our investigation is ongoing.

WHAT INFORMATION WAS INVOLVED?

The data that was taken included your full name, address, and social security number.

WHAT ARE WE DOING?

We took immediate action to investigate the situation once we learned of the potential incident. Navistar has taken a number of steps to enhance our security protocols and controls, technology, and training. We continue to assess further options to protect our IT System.

Although we are not aware at this time that any third party has made any use of employee data as a result of this incident, out of an abundance of caution, we are providing you with access to free credit monitoring

and identity theft protection for two years through Experian. Enrollment instructions and details for these free services are further outlined on Attachment 1.

WHAT CAN YOU DO?

In addition to using the credit monitoring and identity theft protection described above, we recommend that you remain vigilant for incidents of fraud and identity theft. You can review your account statements and monitor free credit reports. Promptly report any fraudulent activity or any suspected incidents of identity theft to your bank or other financial institution holding your accounts, as well as any appropriate authorities, such as your state attorney general and the Federal Trade Commission ("FTC"). Individuals also have the right to obtain a police report in the event one has been created for this incident.

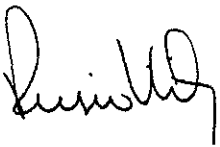
The FTC and the Internal Revenue Service ("IRS") both generally recommend that individuals who believe that they may be at risk of taxpayer refund fraud should file their income taxes as early as possible. The IRS further suggests that a taxpayer who is an actual or potential victim of identity theft complete and submit to the IRS Form 14039 (Identity Theft Affidavit). Form 14039 is available at <https://www.irs.gov/pub/irs-pdf/f14039.pdf>. Upon receipt of this affidavit, the IRS may flag your taxpayer account to identify questionable activity.

On behalf of Navistar, I want to apologize for any concern this situation may have caused. We appreciate the patience all our employees have demonstrated as we have worked to address this issue.

FOR MORE INFORMATION.

For more information and assistance, please contact (855) 387-4540 Monday through Friday 8 am – 10 pm CST, Saturday and Sunday 10 am – 7 pm CST (excluding major U.S. holidays).

Sincerely,



Persio V. Lisboa
President & Chief Executive Officer

Attachment 1

CREDIT MONITORING & IDENTITY THEFT PROTECTION SERVICES

Credit Monitoring Services Offer:

We have retained Experian to assist us in providing you access to Experian IdentityWorksSM, its credit-monitoring service. Using Experian IdentityWorks, you can monitor your personal information. Experian IdentityWorks provides you with superior identity detection and resolution of identity theft.

How to Enroll in Experian IdentityWorks and Activate Your Membership:

You may enroll in and activate your complimentary two (2) year membership in Experian IdentityWorks by taking the following steps:

- **Visit the Experian IdentityWorks website** to enroll at:
<https://www.experianidworks.com/3bcredit>
- **Activation Code.** Provide your activation code: [code]
- **Enroll by: September 30, 2021** (Your code will not work after this date.)
- **No Credit Card Required.** You do not need a credit card to enroll in Experian IdentityWorks.

What if I Have Questions or Need Help Enrolling:

If you have questions about Experian IdentityWorks or would like an alternative to enrolling online, please contact Experian's customer care team at (855) 387-4540 **by September 30, 2021**. Please be prepared to provide engagement number **B015401** as proof of eligibility.

Can You Provide Me More Details Regarding My Membership?:

Once you enroll in Experian IdentityWorks, you can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll:

- **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, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists 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.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What If I Believe That My Personal Information Has Been Used Without My Consent?

Even if you do not enroll in Experian IdentityWorks, you are still automatically eligible to use Experian's Identity Restoration Services. Please note that this offer is available to you for two years from the date of this letter and does not require any action on your part at this time.

If you believe there was a fraudulent use of your personal information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed, 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).

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.

What Else Can I Do to Protect My Personal Information?

There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

* 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.

ADDITIONAL INFORMATION ON CREDIT MONITORING & IDENTITY THEFT

Individuals are advised to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports and to promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general as well as the Federal Trade Commission.

The following are some resources:

Federal Trade Commission ("FTC")

www.ftc.gov/idtheft

1-877-ID-THEFT (1-877-438-4338)

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

Take Charge: Fighting Back Against Identity Theft

This is a comprehensive guide from the FTC to help you guard against and deal with identity theft
<https://www.identitytheft.gov/>.

Credit Bureaus

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com, calling 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at www.annualcreditreport.com/manualRequestForm.action

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

<p>Equifax 1-800-685-1111 www.equifax.com/CreditReport Assistance P.O. Box 740241 Atlanta, GA 30374</p>	<p>Experian 1-888-397-3742 www.experian.com P.O. Box 4500 Allen, TX 75013</p>	<p>TransUnion 1-800-888-4213 www.transunion.com/fraud P.O. Box 1000 Chester, PA 19016</p>
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You can obtain additional information from the FTC and the nationwide credit reporting agencies about placing a security freeze on your credit files and fraud alerts. A security freeze is a free tool that lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. To place a security freeze on your credit files, contact each of the nationwide credit bureaus using the contact information listed above. You will need to supply your name, address, date of birth, social security number, and other personal information. You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies using the contact information listed above.