



Westmoreland Mechanical Testing & Research, Inc.

P.O. Box 388; 221 Westmoreland Drive Youngstown, PA 15696-0388 U.S.A.

Telephone: 800-227-3413

# NOTICE OF DATA SECURITY INCIDENT PLEASE REVIEW CAREFULLY

<<Name>> <<Address>>

November 23, 2021

#### Dear <<Name>>:

I am writing with important information regarding a recent data security incident that may have involved some information that Westmoreland Mechanical Testing & Research ("WMTR") maintains about our employees, or employees of our related companies, and their insurance beneficiaries. This incident may have involved your Social Security number and driver's license number. We want to inform you of the incident, explain the services that we are providing to you, and let you know that we continue to take significant measures to protect your information.

#### What We Are Doing About It

When we discovered this incident, we immediately took steps to mitigate and remediate the incident. We are committed to making this right and investing in internal processes, tools, and resources to reduce the likelihood that this could happen again. Because cyber threats are always evolving, we evaluate our IT security protocols on a continual basis to make sure that sensitive data is protected to the greatest extent possible. In addition, consistent with our compliance obligations and responsibilities, we are providing notice of this incident to appropriate state regulators.

#### What You Can Do

In an abundance of caution, we recommend that you take the following preventative measures to help detect and mitigate any misuse of your information:

- 1. Enroll in a complimentary, two-year membership with Experian. This membership will provide you with identity monitoring services, including a copy of your credit report at signup; credit monitoring; identity restoration; Experian IdentityWorks ExtendCARE<sup>TM</sup>; and up to \$1 million in identity theft insurance. Instructions on how to activate your membership are included at the end of this letter.
- 2. Remain vigilant for incidents of fraud and identity theft by regularly reviewing your account statements and monitoring free credit reports for any unauthorized or suspicious activity. Information on additional ways to protect your information, including how to obtain a free credit report and free security freeze, can be found at the end of this letter.
- 3. Report any incidents of suspected identity theft to your local law enforcement or state Attorney General. As a Massachusetts resident, you have the right to obtain any police report filed

about this incident. If you are a victim of identity theft, you also have the right to file a police report and obtain a copy of it concerning any fraud or identity theft committed using your personal information.

#### For More Information

Please accept our apologies that this incident occurred. We remain fully committed to maintaining the privacy of personal information in our possession and will continue to take many precautions to safeguard it. If you have any further questions regarding this incident, please contact us, toll-free, at 1-800-227-3413, Monday through Friday, 8 a.m. to 5 p.m., Eastern.

Sincerely,

Mike Rossi, VP Operations

Westmoreland Mechanical Testing & Research

# MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF

Visit <a href="https://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html">www.experian.com/credit-advice/topic-fraud-and-identity-theft.html</a> for general information regarding identity protection. You can obtain additional information about fraud alerts, security freezes, and preventing identity theft from the Federal Trade Commission by calling its identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information online at <a href="https://www.consumer.ftc.gov/features/feature-0014-identity-theft">www.consumer.ftc.gov/features/feature-0014-identity-theft</a>. You may also contact the Federal Trade Commission, Division of Privacy and Identity Protection, 600 Pennsylvania Avenue, NW, Washington, DC 20580. You have the ability to place a security freeze or fraud alert on your credit reports by contacting the following agencies.

## **National Credit Reporting Agencies Contact Information**

Equifax P.O. Box 105788 Atlanta, GA 30348 1-888-298-0045 www.equifax.com	Experian P.O. Box 2002 Allen, TX 75013 1-888-397-3742 www.experian.com	TransUnion P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 www.transunion.com
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### Obtain Your Credit Report

Under federal law, you are entitled to one free copy of your credit report every 12 months from <u>each</u> of the three nationwide consumer reporting agencies listed above. You may obtain a free copy of your credit report by going to <u>www.AnnualCreditReport.com</u> or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at <u>www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf</u> and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major consumer reporting agencies to request a copy of your credit report.

For Massachusetts residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly.

You should monitor your credit reports, and, if you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the consumer reporting agency delete that information from your credit report file.

# Place a Fraud Alert on Your Credit File

A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any <u>one</u> of the three major credit bureaus at the numbers listed above. As soon as one credit bureau confirms your fraud alert, they will notify the others. Regardless of whether you choose to enroll in the complimentary credit monitoring services offered, we recommend that you place an initial 12-month "Fraud Alert" on your credit files, at no charge.

# Place a Security Freeze on Your Credit File

If you are concerned about becoming a victim of fraud or identity theft, you may request that a "Security Freeze" be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report, or any information from it,

without your express authorization. You may place a security freeze on your credit report by contacting <u>all</u> <u>three</u> nationwide credit reporting companies at the numbers below and following the stated directions, or by mailing a written request to <u>all three</u> credit reporting companies listed above.

In order to place the security freeze, you'll need to supply the following information (note that if you are requesting a credit report for your child, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles; (6) a copy of a government-issued identification card; and (7) a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing 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.

If you do place a security freeze *prior* to enrolling in the credit monitoring services being offered, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

### **Additional Helpful Information**

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report 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 and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them at the information provided above.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

# ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

TO ACTIVATE YOUR MEMBERSHIP AND START MONITORING YOUR PERSONAL INFORMATION PLEASE FOLLOW THE STEPS BELOW:

- Ensure that you enroll by: February 28, 2022 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: www.experianidworks.com/3bcredit
- Provide your activation code: <<Code>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332 by February 28, 2022. Be prepared to provide engagement number B021909 as proof of eligibility for the identity restoration services by Experian. A credit card is **not** required for enrollment in Experian IdentityWorks.

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

- 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 Transumion 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<sup>TM</sup>: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- Up to \$1 Million Identity Theft Insurance\*\*: Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877.890.9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then 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).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at <a href="https://www.ExperianIDWorks.com/restoration">www.ExperianIDWorks.com/restoration</a>. You will also find self-help tips and information about identity protection at this site.

- \* 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.