



2920 Centre Pointe Dr  
Roseville, MN 55113

February 1, 2022

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SAMPLE A. SAMPLE - GAC\_MA

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



Re: Notice of Data Security Incident

Dear Sample A. Sample:

We write to inform you of a recent data security incident at Global Air Charters Inc. (“GAC”) that may have involved your personal information. This letter explains the incident, the measures GAC has taken to address it, and precautions you can take to protect yourself.

On December 10, 2021, GAC became aware of an incident that occurred on December 9 that may have involved the information of GAC employees.

Based on this investigation, GAC has not identified evidence indicating that your personal information was accessed or acquired by the threat actor. That said, GAC has not been able to definitively rule out that possibility either. As a result, GAC is providing you this notice out of an abundance of caution and recommends that you take advantage of the services and steps outlined in this letter.

The IT environment compromised by the threat actor included files that contained information about you that GAC has collected for human resources purposes, such as your full name; address; Social Security Number; Driver’s License Number; Passport Number; date of birth; W2s or other payroll records; bank account number and/or routing number; and certain financial and deposit information.

GAC is continuing to investigate the incident with the assistance of its outside cybersecurity vendor and is taking steps to help prevent a similar incident in the future. Those steps include conducting employee training in cybersecurity awareness best practices, implementing additional monitoring capabilities, and updating our computer and networking software patching processes. GAC has also reported this incident to the FBI and is cooperating with the FBI in its investigation of this incident.

In addition, to further protect your information, we are offering you a free, twenty-four (24) month membership to Experian’s® IdentityWorks<sup>SM</sup>. This product provides you with services for credit monitoring, identity theft detection, and identity theft resolution. For more information on Experian’s® IdentityWorks<sup>SM</sup>, including instructions on how to activate your membership, please see the attachment below. We strongly recommend that you enroll in the Experian’s® IdentityWorks<sup>SM</sup> product.

We also recommend that you closely review the attachment below titled, “Additional Actions To Help Reduce Your Chances Of Identity Theft,” and consider taking the additional precautionary measures identified, including placing a Fraud Alert and/or Security Freeze on your credit files and/or obtaining a

free credit report. We also encourage you to remain vigilant by regularly reviewing your financial account statements and credit reports for errors or fraudulent or irregular activity.

GAC takes this incident and the protection of your personal information very seriously. We regret that this incident occurred and any inconvenience or concern it may have caused you. If you have any questions regarding this matter, please do not hesitate to contact Jim Lubratt at (651) 485-7876.

Sincerely,

A handwritten signature in black ink that reads "Todd Vollhaber". The signature is written in a cursive, flowing style.

**Todd Vollhaber**  
**President, GAC**

## ENROLLING IN EXPERIAN'S® IDENTITYWORKS<sup>SM</sup>

**Enrolling** – Experian's® IdentityWorks<sup>SM</sup> provides you with services for identity detection and resolution of identity theft. To activate your complimentary twenty-four (24) month membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: April 30, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

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 **(855) 896-4452** by **April 30, 2022**. Be prepared to provide engagement number **B025957** as proof of eligibility for the identity restoration services by Experian.

**Additional details** – 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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents 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<sup>\*\*</sup>:** 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 (855) 896-4452. 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 twenty-four (24) months 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 [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). 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.

## ADDITIONAL STEPS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT

**Obtaining or Filing a Police Report.** Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**Placing a Security Freeze on Your Credit File, Free of Charge.** You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)).

To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

**Equifax Security Freeze**

P.O. Box 105788

Atlanta, GA 30348

[www.equifax.com/personal/credit-report-services/credit-freeze/](http://www.equifax.com/personal/credit-report-services/credit-freeze/)

(800) 349-9960

**Experian Security Freeze**

P.O. Box 9554

Allen, TX 75013

[www.experian.com/freeze](http://www.experian.com/freeze)  
(888) 397-3742

**TransUnion Security Freeze**

P.O. Box 2000

Chester, PA 19016

[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)  
(800) 909-8872

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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 bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize

the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

**Obtaining a Free Credit Report.** We recommend you review your personal account statements and credit reports to detect errors resulting from the incident. Under federal law, you are entitled to receive one free credit report every 12 months from each of the three credit reporting agencies (identified below). You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

**Reporting Suspicious Activity.** We recommend you remain vigilant with respect to reviewing your account statements and monitoring your credit reports, and promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft. In addition, you may obtain information from the FTC or the consumer reporting agencies listed below about fraud alerts and security freezes.

**Federal Trade Commission:** You may obtain information about preventing and avoiding identity theft from the FTC:

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

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 the agency on the web at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), by phone at 1-877-IDTHEFT (877) 438-4338), or by mailing the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC’s Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations.

**Placing a Fraud Alert on Your Credit File, Free of Charge.** You can place an initial one-year “Fraud Alert” on your credit files, which can be done at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To activate a fraud alert, contact any one of the three major credit reporting agencies at the numbers listed below. As soon as one credit reporting agencies confirms your fraud alert, they will notify the others.

**Equifax**

P.O. Box 105069  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)  
(800) 525-6285

**Experian**

P.O. Box 2002  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
(888) 397-3742

**TransUnion LLC**

P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)  
(800) 680-7289

**Additional Helpful Resources:** 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.