

**Return Mail Processing Center** PO Box 6336 Portland, OR 97228-6336

<<Mail ID>> <<Name 1>> <<Name 2>> <<Address 1>> <<Address 2>> <<Address 3>> <<Address 4>> <<Address 5>> <<City>><<State>><<Zip>> <<Country>>

<<Date>>

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## Dear <<Name 1>>:

Wabtec Corporation ("Wabtec") is writing to advise you of a recent event that may impact the security of certain personal information related to you. The information includes your name, <<Breached Elements>>.

We take this event and the security of your personal information very seriously. This letter provides you with steps you can take to further safeguard your information. If you have any questions about the event, please call us at 1-888-505-4784 Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time, except holidays, with questions you may have.

Wabtec is committed to, and takes very seriously its responsibility to safeguard all data entrusted to it. As part of Wabtec's ongoing commitment to the security of personal information in its care, it has taken additional steps to reinforce the integrity and security of its systems and operations, including implementing additional procedural safeguards. Wabtec is also notifying all applicable regulatory authorities, as required.

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service for twenty-four months provided by Equifax, one of the three nationwide credit reporting companies. Due to privacy laws, we cannot register you directly.

## To enroll in this service:

- Go directly to www.equifax.com/activate
- Enter your unique Activation Code: << Activation Code>> and then click "Submit" and follow the below four (4) steps:

## 1. Register:

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. Create Account:

Enter your email address, create a password, and accept the terms of use.

- 3.
- **Verify Identity:** To enroll in your product, we will ask you to complete our identity verification process.
- 4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling. The confirmation page shows your completed enrollment. Click "View My Product" to access the product features.

You can sign up for the online credit monitoring service anytime between now and <<Enrollment Deadline>>.

## Key features of this offering include:

- Credit monitoring with email notifications of key changes to your Equifax credit report;
- Daily access to your Equifax credit report;
- WebScan notifications<sup>1</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites;
- Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>;
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf; and
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S., law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit <u>www.annualcreditreport.com</u> or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security freeze to take control over who gets access to the personal and financial information in your credit report 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 security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian	TransUnion
P.O. Box 9554	P.O. Box 160
Allen, TX 75013	Woodlyn, PA 19094
1-888-397-3742	1-888-909-8872
www.experian.com/freeze/center.html	www.transunion.com/credit-freeze

Equifax P.O. Box 105788 Atlanta, GA 30348-5788 1-800-685-1111 www.equifax.com/personal/ credit-report-services

To request a security freeze, you will need to provide the following information:

- 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, provide the addresses where you have lived over the prior five years;
- 5. Proof of current address, such as a current utility bill or telephone bill;
- 6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.);
- 7. 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.

<sup>&</sup>lt;sup>1</sup> WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

<sup>&</sup>lt;sup>2</sup> The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>&</sup>lt;sup>3</sup> Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com

<sup>&</sup>lt;sup>4</sup> The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.)

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, 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, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any the agencies listed below:

Experian	TransUnion	Equifax
P.O. Box 9554	P.O. Box 2000	P.Ô. Box 105069
Allen, TX 75013	Chester, PA 19016	Atlanta, GA 30348
1-888-397-3742	1-800-680-7289	1-888-766-0008
www.experian.com/fraud/center.html	www.transunion.com/	<u>www.equifax.com/personal/</u>
	fraud-victim-resource/place-fraud-alert	credit-report-services

Under Massachusetts law, you have the right to obtain a 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.

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, <u>www.identitytheft.gov</u>, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement and the Massachusetts Attorney General. This notice has not been delayed by law enforcement.

Wabtec sincerely regrets any inconvenience this incident may have caused you.

Sincerely,

Wabtec Corporation