



January 27, 2023

Dear

We are writing to inform you of a data security incident that may have impacted some of your personal information. We take the security of your information very seriously and sincerely apologize for any concern this incident may cause. This letter contains information about steps you can take to protect your information.

What information was involved?

In December, our investigation concluded that while there was no personal information accessed, the employee's email account did contain some of your personal information on internal Zemenick & Walker reports that included your account numbers. We are notifying you in an abundance of caution.

What We Are Doing

The security of all information in our systems is taken very seriously, and we want to assure you that there are steps in place to prevent a reoccurrence. Although we have no indications of fraudulent activity, we are approaching this with an excess of caution. Therefore, we have secured the services of Kroll to provide identity monitoring at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data.

Your identity monitoring services include Credit Monitoring, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.krollmonitoring.com/redeem> to activate your identity monitoring services.

You have until **April 25, 2023**, to activate your identity monitoring services.

Activation Code: _____ and Your Verification ID: _____

Additional information describing their services is included with this letter.

What You Can Do

Please review the enclosed "Additional Important Information" section included with this letter. This section describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

For More Information

If you have questions, please call me or Tammy Arnold at (314) 862-5525, Monday through Friday from 8:00 am to 4 pm CST.

Sincerely,



John M. Johnson
President and Managing Director

Additional Important Information

For residents of New York:

You can obtain information from the New York Office of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

New York Attorney General

120 Broadway, 3rd Fl

New York, NY 10271

1-800-771-7755

www.ag.ny.gov

Federal Trade Commission, Consumer Response Center

600 Pennsylvania Ave, NW Washington, DC 20580

1-877-IDTHEFT (438-4338) www.identitytheft.gov

Massachusetts: You have the right to obtain a police report if you are a victim of identity theft.

For residents of all states:

You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at www.consumer.ftc.gov/articles/0155-free-credit-reports) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf), Experian (www.experian.com/fraud/center.html) or Transunion (www.transunion.com/fraud-victim-resource/place-fraud-alert). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant for incidents of fraud and identity theft by reviewing payment card account statements and monitoring your credit reports for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency by visiting their websites below or by mail. In order to place the security freeze for yourself, your spouse, or a minor under the age of 16, you will need to provide your name, address for the past two years, date of birth, Social Security number, proof of identity and proof of address as requested by the credit reporting company. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password, which will be required to lift the freeze, which you can do either temporarily or permanently. It is free to place, lift, or remove a security freeze.

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348-5788

www.experian.com/freeze/center.html

1-800-525-6285

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013-9544

www.experian.com/freeze/center.html

1-888-397-3742

TransUnion Security Freeze

P.O. Box 2000

Chester, PA 19016-2000

www.transunion.com/credit-freeze

1-800-680-7289

TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services¹ from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.