



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

29040

February 15, 2023



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SAMPLE A SAMPLE - L04 BENEFICIARIES 2YR

APT ABC

123 ANY STREET

ANYTOWN, ST 12345-6789



Re: Notice of Security Incident

Dear Sample A. Sample:

I hope this letter finds you well. I am writing to let you know about a security incident that O'Neal Industries has experienced that resulted in unauthorized access to some of our computer systems. Unfortunately, one of those systems contained our HR files that store social security numbers and other personal information we maintain on file for our employees and their beneficiaries or dependents.

To our knowledge, we are not aware of any actual or attempted misuse of personal information as a result of this incident. However, as a precautionary measure, you have the opportunity to enroll in an identity protection solution through Experian at no cost to you. This service will provide twenty-four (24) months of credit and identity protection services.

Additional information about the incident, our ongoing response, and the resources that are available to help protect your information can be found below.

What Happened? Through our investigation, we have learned that computer systems within our network were accessed in November 2022 using a highly sophisticated type of malware that evaded detection by our anti-virus software. Fortunately, none of the platforms or companies that administer our employee benefits were impacted, and there should be no disruption to benefits.

What Are We Doing? We have hired external cybersecurity experts to investigate what happened, to strengthen our computer network, and to monitor the "dark web" for information that affects us. These efforts are all ongoing. And we are reaching out to you so that you are aware of what happened.

What Information Was Involved? Your personal information provided to Human Resources for benefits purposes, including name, date of birth, and social security number.

What You Can Do? We are providing an Identity Protection Reference Guide that includes information on general steps you can take to monitor and protect your personal information. You will also find information enclosed on how to enroll in the credit and identity protection services we are offering you, free of charge, if you are interested in these services.



For More Information. If you have any questions or concerns, please reach out to our dedicated support team at (833) 704-9386, Monday through Friday 8 am – 10 pm CST, Saturday and Sunday 10 am – 7 pm CST (excluding major U.S. holidays).

Sincerely,



Ruffner Page
President & Chief Operating Officer
O'Neal Industries

IDENTITY PROTECTION REFERENCE GUIDE

1. Review your Credit Reports. We recommend that you monitor your credit reports for any activity you do not recognize. Under federal law, you are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To order your free annual credit report, visit www.annualcreditreport.com, call toll-free (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

If you see anything in your credit report that you do not understand, call the credit bureau at the telephone number on the report. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing.

2. Place Fraud Alerts. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. Please note that placing a fraud alert may delay you when seeking to obtain credit. You can learn more about fraud alerts by contacting the credit bureaus or by visiting their websites:

Equifax
<https://www.equifax.com/personal/credit-report-services/>
1-888-298-0045
Equifax Fraud Alert, P.O. Box
105069 Atlanta, GA 30348-5069
Equifax Credit Freeze, P.O. Box
105788 Atlanta, GA 30348-5788

Experian
<https://www.experian.com/help/>
1-888-397-3742
Experian Fraud Alert, P.O. Box 9554,
Allen, TX 75013
Experian Credit Freeze, P.O. Box
9554, Allen, TX 75013

TransUnion
<https://www.transunion.com/credit-help>
1-800-916-8800
TransUnion Fraud Alert, P.O. Box 2000,
Chester, PA 19016
TransUnion Credit Freeze, P.O. Box 160,
Woodlyn, PA 19094

It is only necessary to contact one of these bureaus and use only one of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You should receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

3. Place Security Freezes. By placing a security freeze, someone who fraudulently acquires your personally identifying information will not be able to use that information to open new accounts or borrow money in your name. Federal and state laws prohibit charges for placing, temporarily lifting, or removing a security freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze.

To place a security freeze, you must contact each of the three national credit reporting bureaus listed above and provide the following information: (1) your full name; (2) your social security number; (3) date of birth; (4) the addresses where you have lived over the past two years; (5) proof of current address, such as a utility bill or telephone bill; (6) a copy of a government issued identification card; and (7) if you are the victim of identity theft, include the police report, investigative report, or complaint to a law enforcement agency. If the request to place a security freeze is made by toll-free telephone or secure electronic means, the credit bureaus have one business day after receiving your request to place the security freeze on your credit report. If the request is made by mail, the credit bureaus have three business days to place the security freeze on your credit report after receiving your request. The credit bureaus must send confirmation to you within five business days and provide you with information concerning the process by which you may remove or lift the security freeze.

4. Monitor Your Account Statements. We encourage you to carefully monitor your financial account statements for fraudulent activity and report anything suspicious to the respective institution or provider.

5. You can also 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, your state Attorney General, or the Federal Trade Commission (FTC). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (877-438- 4338); and TTY: 866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

District of Columbia Residents: You can obtain additional information about identity theft prevention and protection from the Attorney General for the District of Columbia, 400 6th Street NW, Washington, D.C. 20001, (202) 727-3400, <https://oag.dc.gov/>.

Iowa Residents: You can report suspected identity theft to law enforcement, the FTC, or to the Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319-0106, 1-888-777-4590, <https://www.iowaattorneygeneral.gov/>.

Maryland Residents: You can obtain additional information about identity theft prevention and protection from the Maryland Attorney General, Identity Theft Unit at: 200 St. Paul Place, 25th Floor, Baltimore, MD 21202, 1-866-366-8343 or (410) 576-6491, <https://www.marylandattorneygeneral.gov>.

Massachusetts Residents: You have a right to file a police report and obtain a copy of your records. You can obtain additional information about identity theft prevention and protection from the Office of Consumer Affairs and Business Regulation, 501 Boylston Street, Suite 5100, Boston, MA 02116, (617) 973-8787, <https://www.mass.gov/service-details/identity-theft>.

New York Residents: You can obtain additional information about identity theft prevention and protection from the New York State Attorney General, The Capitol, State Street and Washington Avenue, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov/>.

North Carolina Residents: You can obtain additional information about preventing identity theft from the North Carolina Office of the Attorney General, Consumer Protection Division at: 9001 Mail Service Center, Raleigh, NC 27699-9001, (877) 566-7226 (toll-free within North Carolina) or (919) 716-6000, <https://ncdoj.gov/>.

Oregon Residents: You can report suspected identity theft to law enforcement, the FTC, or the Oregon Office of the Attorney General at: Oregon Department of Justice, 1162 Court St NE, Salem, OR 97301, 1-800-850-0228, <https://www.doj.state.or.us/>.

Rhode Island Residents: You can obtain additional information about identity theft prevention and protection from the Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, (401) 274-4400, <https://riag.ri.gov/>.



DETAILS REGARDING YOUR EXPERIAN IDENTITYWORKS MEMBERSHIP

We are offering you a two-year, complimentary membership for IdentityWorksSM, a product offered by Experian[®], to help with detection and resolution of identity theft. To activate your membership and start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by: May 31, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/plus>
- 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 at **(833) 704-9386** by **May 31, 2023**. The call center is open Monday through Friday 8 am – 10 pm CST, Saturday and Sunday 10 am – 7 pm CST (excluding major U.S. holidays). Be prepared to provide engagement number ENGAGE# 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 file for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** 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 **(833) 704-9386**. 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 two years 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. 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.