



Secure Processing Center
P.O. Box 3826
Suwanee, GA 30024

<<MailID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<City>>, <<State>><<Zip>>
<<Country>>

Notice of Data Breach

<<Date>>

Dear <<Name 1>>:

I am writing to inform you about a cybersecurity incident that involved certain personal information about you. We regret that this incident occurred and take the security of all current and former employees' personal information very seriously.

We recommend that you review the information provided in this letter for some steps that you may take to protect against any potential misuse of your personal information. As a precaution, we have arranged for you, at your option, to enroll in a complimentary 24-month credit monitoring service. During this period, CTC will pay for Equifax to provide you with its Credit Watch Premier service, which includes, among other things, three- bureau credit monitoring, dark web monitoring, and identity theft protection and restoration services, including up to \$1,000,000 of identity theft insurance coverage. You have until **February 29, 2024** to activate the free credit monitoring service by using the following activation code: <<Activation code>>. This code is unique for your use and should not be shared. To enroll, go to www.equifax.com/activate or call (888) EQUIFAX (378-4329).

You should always remain vigilant for incidents of fraud and identity theft, including by regularly reviewing your account statements and monitoring free credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institution.

In addition, you may contact the Federal Trade Commission ("FTC") or law enforcement, including your Attorney General, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC's web site, www.ftc.gov/idtheft/, call the FTC at (877) IDTHEFT (438-4338), or write to the FTC at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from each nationwide credit-reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit-reporting agency delete that information from your credit report file. In addition, under the federal Fair Credit Reporting Act ("FCRA"), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax
(800) 685-1111
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com/personal/credit-report-services

Experian
(888) 397-3742
P.O. Box 9701
Allen, TX 75013
www.experian.com/help

TransUnion
(888) 909-8872
Fraud Victim Assistance Division
P.O. Box 2000
Chester, PA 19022
www.transunion.com/credit-help

You also have other rights under the FCRA. For further information about your rights under the FCRA, please visit: http://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf.

In addition, you may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and credit freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

Under Massachusetts law, you have the right to obtain a police report regarding the 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 also have a right to place a security freeze on your credit report. 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, mortgages, employment, housing, or other services.

There is no charge to place, lift, or remove a security freeze. To place a security freeze on your credit report, you must send a written request to each of the three credit reporting agencies listed above.

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. Your prior addresses if you have moved in the past several years;
5. Proof of current address (e.g., a current utility bill or telephone bill); and
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or ID card or military identification).

The credit reporting agencies have three (3) business days after receiving a request to place a security freeze on your credit report if a request is made by mail, and one (1) day after making a request by phone or online. The credit reporting agencies must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze to allow a specific entity access to your credit report, you must send a request to the credit reporting agencies by mail, telephone, or online and include proper identification (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 the entity you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for the identified entity or for the specific period of time if requested by mail, and one (1) hour to lift the freeze after a request by phone or online.

To remove the security freeze, you must send a request to each of the three credit reporting agencies by mail, telephone, or online and include 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 reporting agencies have three (3) business days after

receiving your request to remove the security freeze if requested by mail, and one (1) hour to remove the freeze after a request by phone or online.

Please know that we sincerely regret any inconvenience or worry this incident may cause you. Do not hesitate to contact us at incident.response@chicagotrading.com or through our support center at 888-983-0230 if you have any questions or concerns.

Sincerely,

Alison Potish

Chief People Officer
Chicago Trading Company