U.S. Registered Holsteins
FOR MAXIMUM PROFIT

Holstein Association USA, Inc.
1 Holstein Place • PO Box 808 • Brattleboro, VT 05302-0808
800.952.5200 • Fax: 802.254.8251
www.holsteinusa.com

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

Notice of Data Breach

Dear <<first_name>> <<last_name>>,

Holstein Association USA, Inc. ("Holstein," "Association," or "we") values the privacy of our current and former employees and their dependents. Our records also indicate that you are or were a participant in the Holstein Association USA, Inc. Group Health Plan ("Plan"). We are writing to notify you about a data security incident we recently experienced, which may have impacted your personal information, including information about your participation in the Plan. In this letter, we explain what happened, the steps we have taken to address the situation, and how we are providing you support in light of the data security incident. We have also outlined additional steps you may take to protect yourself against potential misuse of your personal information.

What Happened

On May 5, 2024, we detected possible unauthorized activity within our IT network and took immediate steps to begin investigating, contain the situation and restore our operations. We notified law enforcement and retained leading cybersecurity experts to assist in evaluating and addressing the situation. The cybersecurity experts were able to confirm that we had experienced a data security incident.

On May 13, 2024, we received information that as the result of the data security incident, certain data held by the Association in its IT network may have been compromised. Through the course of our investigation, we confirmed that an unauthorized third party had accessed and taken certain data from the Association's IT network, including personal information and data related to participants in our health plan. We then began a comprehensive review of the data affected to identify the individuals impacted and the specific information involved. We completed our investigation on June 18, 2024 and have determined that your personal information was involved.

What Information Was Involved

The personal information that may have been impacted by this data security incident includes name, mailing address, personal email address, telephone number, Social Security Number, driver's license, passport, or identification card number, date of birth, and information related to your participation in the Plan including subscriber id number, member id number, claim number, claim type, amount of claim and date of payment.

Here's What We Are Doing

We value your privacy and deeply regret that this data security incident occurred. We have consulted with leading cybersecurity experts and have worked with law enforcement to investigate and respond to this data security incident. We have worked with security experts who have reviewed our security practices. We have taken steps to further enhance our security, including updating certain software systems, deploying use of multi-factor authentication, conducting firewall hardening, implementing a password reset and a strong password policy, and updating access controls to reduce the risk of a cyberattack occurring in the future.

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for 24-months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people whose personal information has been impacted by a data security incident. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit **https://enroll.krollmonitoring.com** to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6(activation deadline)>> to activate your identity monitoring services.
Membership Number: **<<Membership Number s_n>>**

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

Additional information describing your services is included with this letter.

What You Can Do

Please review the enclosed "*Additional Information on Credit Monitoring & Identity Theft*" 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. It is recommended that you remain vigilant for incidents of fraud and identity theft and report suspected incidents of identity theft to local law enforcement or the attorney general. We recommend that you carefully monitor your free credit reports for accounts you did not open or for inquiries from creditors you did not initiate. If you see anything you do not understand, call the credit agency immediately. You should also regularly review your credit or debit card account statements to determine if there are any discrepancies or unusual activity listed. If you see something you do not recognize, immediately notify your financial institution.

For More Information

If you have any further questions or concerns regarding this matter, please contact 1-???-???-????, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays. Please have your membership number ready.

Protecting your information is important to us. We trust that the services we are offering to you demonstrate our continued commitment to your security.

Sincerely,

John M. Meyer
Chief Executive Officer
Holstein Association USA, Inc.

ADDITIONAL INFORMATION ON CREDIT MONITORING & IDENTITY THEFT

Individuals are advised to remain vigilant for incidents of fraud and identity theft by reviewing account statements, monitoring free credit reports, and promptly reporting any fraudulent activity or suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general as well as the Federal Trade Commission.

The following are some resources:

- You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), https://consumer.ftc.gov/features/identity-theft
- You have certain rights under the **Fair Credit Reporting Act** related to your consumer credit. For more information, please see https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf.

Take Charge: Fighting Back Against Identity Theft: This is a comprehensive guide from the FTC to help you guard against and deal with identity theft https://www.identitytheft.gov/.

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com, calling 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at www.annualcreditreport.com/manualRequestForm.action. You also can contact one of the following three national credit reporting agencies:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

For Arizona, Colorado, Florida, Illinois, Indiana, Iowa, Kansas, Massachusetts, Missouri, Nebraska, New Jersey, New York, Ohio, Oregon, Pennsylvania, Tennessee, Vermont, and Wisconsin residents: You may obtain one or more (depending on the state) additional copies of your credit report every 12 months, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Fraud Alerts. There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and you have the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

Security Freeze. You have the ability to place a security freeze, also known as a credit freeze, on your credit report free of charge.

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 may use an online process, an automated telephone line, or submit a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that, if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past 5 years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, and display your name, current mailing address, and the date of issue.

Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft.

For Maryland residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, https://www.marylandattorneygeneral.gov/, 1-888-743-0023.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7226.

For New York residents: The Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov/.

For Connecticut residents: You may contact the Connecticut Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.

For Massachusetts residents: You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html

Reporting of identity theft and obtaining a police report.

For Iowa residents: You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

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

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All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261. https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/.

KROLL

TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

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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 will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

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.

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Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft.

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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.

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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 may use an online process, an automated telephone line, or submit a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that, if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past 5 years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, and display your name, current mailing address, and the date of issue.

Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft.

For Maryland residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, https://www.marylandattorneygeneral.gov/, 1-888-743-0023.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7226.

For New York residents: The Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov/.

For Connecticut residents: You may contact the Connecticut Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.

For Massachusetts residents: You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html

Reporting of identity theft and obtaining a police report.

For Iowa residents: You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

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

For Oregon residents: You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261. https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/.

KROLL

TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services 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 will be able to help you determine if it is 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 will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

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.

U.S. Registered Holsteins
FOR MAXIMUM PROFIT

Holstein Association USA, Inc.
1 Holstein Place • PO Box 808 • Brattleboro, VT 05302-0808
800.952.5200 • Fax: 802.254.8251
www.holsteinusa.com

<<Date>> (Format: Month Day, Year)

Parent or Guardian of
<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

Notice of Data Breach

Dear Parent or Guardian of <<first_name>> <<last_name>>,

Holstein Association USA, Inc. ("Holstein," "Association," or "we") values the privacy of our current and former employees and their dependents. We are providing you this letter because your minor child is or was a dependent in the Holstein's Association USA, Inc. Group Health Plan ("Plan"). We are writing to notify you about a data security incident we recently experienced, which may have impacted your child's personal information. In this letter, we explain what happened, the steps we have taken to address the situation, and how we are providing you support in light of the data security incident. We have also outlined additional steps you may take to protect against potential misuse of your child's personal information.

What Happened

On May 5, 2024, we detected possible unauthorized activity within our IT network and took immediate steps to begin investigating, contain the situation and restore our operations. We notified law enforcement and retained leading cybersecurity experts to assist in evaluating and addressing the situation. The cybersecurity experts were able to confirm that we had experienced a data security incident.

On May 13, 2024, we received information that as the result of the data security incident, certain data held by the Association in its IT network may have been compromised. Through the course of our investigation, we confirmed that an unauthorized third party had accessed and taken certain data from the Association's IT network, including personal information and data related to participants in our health plan. We then began a comprehensive review of the data affected to identify the individuals impacted and the specific information involved. We completed our investigation on June 18, 2024 and have determined that your child's personal information was involved.

What Information Was Involved

The personal information that may have been impacted by this data security incident includes name, mailing address, Social Security Number, date of birth and information related to participation in the Plan including subscriber id number, member id number, claim number, claim type, amount of claim and date of payment.

Here's What We Are Doing

We value your child's privacy and deeply regret that this data security incident occurred. We have consulted with leading cybersecurity experts and have worked with law enforcement to investigate and respond to this data security incident. We have worked with security experts who have reviewed our security practices. We have taken steps to help us further enhance our security, including updating certain software systems, deploying use of multi-factor authentication, conducting firewall hardening, implementing a password reset and a strong password policy, and updating access controls to reduce the risk of a cyberattack occurring in the future.

To help relieve concerns and restore confidence following this data security incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for 24-months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people whose personal information has been impacted by a data security incident. The identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit **https://enroll.krollmonitoring.com** to activate and take advantage of the identity monitoring services for your child.
You have until <<b2b_text_6(activation deadline)>> to activate the identity monitoring services.
Membership Number: **<<Membership Number s_n>>**

For more information about Kroll and the Identity Monitoring services, you can visit info.krollmonitoring.com.

Additional information describing the services is included with this letter.

What You Can Do

Please review the enclosed "*Additional Information on Credit Monitoring & Identity Theft*" section included with this letter. This section describes additional steps you can take to help protect your child's personal information, 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 child's credit file. It is recommended that you remain vigilant for incidents of fraud and identity theft and report suspected incidents of identity theft to local law enforcement or the attorney general. We recommend that you open a report for your child, if your child does not currently have a report, and carefully monitor your child's free credit reports for accounts you did not open or for inquiries from creditors you did not initiate. If you see anything you do not understand, call the credit agency immediately. If your child has any financial accounts in their name, you should also regularly review those account statements to determine if there are any discrepancies or unusual activity listed. If you see something you do not recognize, immediately notify your financial institution.

For More Information

If you have any further questions or concerns regarding this matter, please contact 1-???-???-????, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays. Please have your child's membership number ready.

Protecting your child's information is important to us. We trust that the services we are offering to you demonstrate our continued commitment to your privacy and security.

Sincerely,

John M. Meyer
Chief Executive Officer
Holstein Association USA, Inc.

ADDITIONAL INFORMATION ON CREDIT MONITORING & IDENTITY THEFT

Individuals are advised to remain vigilant for incidents of fraud and identity theft by reviewing account statements, monitoring free credit reports, and promptly reporting any fraudulent activity or suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general as well as the Federal Trade Commission.

The following are some resources:

- You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), https://consumer.ftc.gov/features/identity-theft
- Individuals have certain rights under the **Fair Credit Reporting Act** related to consumer credit. For more information, please see https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf.

Take Charge: Fighting Back Against Identity Theft: This is a comprehensive guide from the FTC to help you guard against and deal with identity theft https://www.identitytheft.gov/.

Copy of Credit Report: You may obtain a free copy of your child's credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com, calling 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at www.annualcreditreport.com/manualRequestForm.action. You also can contact one of the following three national credit reporting agencies:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

For Arizona, Colorado, Florida, Illinois, Indiana, Iowa, Kansas, Massachusetts, Missouri, Nebraska, New Jersey, New York, Ohio, Oregon, Pennsylvania, Tennessee, Vermont, and Wisconsin residents: You may obtain one or more (depending on the state) additional copies of your child's credit report every 12 months, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

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Federal Trade Commission and State Attorneys General Offices. If you believe your child has been the victim of identity theft or have reason to believe your child's personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft.

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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.