



2920 Centre Pointe Dr
Roseville, MN 55113

February 1, 2022

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SAMPLE A. SAMPLE - GAC

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



Re: Notice of Data Security Incident

Dear Sample A. Sample:

We write to inform you of a recent data security incident at Global Air Charters Inc. ("GAC") that may have involved your personal information. This letter explains the incident, the measures GAC has taken to address it, and precautions you can take to protect yourself.

What Happened

On December 10, 2021, GAC discovered that it was the victim of a ransomware attack. Unknown threat actors were able to obtain access to certain of GAC's servers beginning on December 9 and subsequently released malware that encrypted files on those servers. Upon discovery of the suspicious activity, GAC immediately began investigating and remediating the incident and retained an outside cybersecurity vendor to assist with that process.

Based on this investigation, GAC has not identified evidence indicating that your personal information was accessed or acquired by the threat actor. That said, GAC has not been able to definitively rule out that possibility either. As a result, GAC is providing you this notice out of an abundance of caution and recommends that you take advantage of the information described in the section of this letter below titled, "What You Can Do."

What Information Was Involved

The IT environment compromised by the threat actor included files that contained information about you that GAC has collected for human resources purposes, such as your full name; address; Social Security Number; Driver's License Number; Passport Number; date of birth; W2s or other payroll records; bank account number and/or routing number; and certain financial and deposit information.

What Are We Doing

GAC is continuing to investigate the incident with the assistance of its outside cybersecurity vendor and is taking steps to help prevent a similar incident in the future. Those steps include conducting employee training in cybersecurity awareness best practices, implementing additional monitoring capabilities, and updating our computer and networking software patching processes. GAC has also reported this incident to the FBI and is cooperating with the FBI in its investigation of this incident. This notice has not been delayed by the FBI's investigation.

In addition, to further protect your information, we are offering you a free, twenty-four (24) month membership to Experian's® IdentityWorksSM. This product provides you with services for credit monitoring, identity theft detection, and identity theft resolution. For more information on Experian's® IdentityWorksSM, including instructions on how to activate your membership, please see the attachment below.

What You Can Do

We strongly recommend that you enroll in the Experian's® IdentityWorksSM product. We also recommend that you closely review the attachment below titled, "Additional Actions To Help Reduce Your Chances Of Identity Theft," and consider taking the additional precautionary measures identified, including placing a Fraud Alert and/or Security Freeze on your credit files and/or obtaining a free credit report. We also encourage you to remain vigilant by regularly reviewing your financial account statements and credit reports for errors or fraudulent or irregular activity.

For More Information

GAC takes this incident and the protection of your personal information very seriously. We regret that this incident occurred and any inconvenience or concern it may have caused you. If you have any questions regarding this matter, please do not hesitate to contact Jim Lubratt at (651) 485-7876.

Sincerely,

A handwritten signature in black ink that reads "Todd Vollhaber". The script is cursive and fluid.

Todd Vollhaber
President, GAC

ENROLLING IN EXPERIAN'S® IDENTITYWORKSSM

Enrolling – Experian's® IdentityWorksSM provides you with services for identity detection and resolution of identity theft. To activate your complimentary twenty-four (24) month membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: April 30, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- 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's customer care team at **(855) 896-4452** by **April 30, 2022**. Be prepared to provide engagement number **B025957** as proof of eligibility for the identity restoration services by Experian.

Additional details – 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.
- **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 (855) 896-4452. 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 twenty-four (24) months 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.

ADDITIONAL STEPS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT

Obtaining a Free Credit Report. We recommend you review your personal account statements and credit reports to detect errors resulting from the incident. Under federal law, you are entitled to receive one free credit report every 12 months from each of the three credit reporting agencies (identified below). You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Reporting Suspicious Activity. We recommend you remain vigilant with respect to reviewing your account statements and monitoring your credit reports, and promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft. In addition, you may obtain information from the FTC or the consumer reporting agencies listed below about fraud alerts and security freezes.

Federal Trade Commission: You may obtain information about preventing and avoiding identity theft from the FTC:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Residents of New York: You may also obtain information about preventing and avoiding identity theft from the New York Attorney General's Office:

Office of the Attorney General for the State of New York, Bureau of Consumer Frauds & Protection, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov/consumer-frauds/identity-theft>

Residents of North Carolina: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting the agency on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (877) 438-4338, or by mailing the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations.

Placing a Fraud Alert on Your Credit File, Free of Charge. You can place an initial one-year “Fraud Alert” on your credit files, which can be done at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To activate a fraud alert, contact any one of the three major credit reporting agencies at the numbers listed below. As soon as one credit reporting agencies confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069
Atlanta, GA 30348
www.equifax.com
(800) 525-6285

Experian

P.O. Box 2002
Allen, TX 75013
www.experian.com
(888) 397-3742

TransUnion LLC

P.O. Box 2000
Chester, PA 19016
www.transunion.com
(800) 680-7289

Placing a Security Freeze on Your Credit File, Free of Charge. If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file, again at no charge to you. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit file by contacting all three nationwide credit reporting companies at the numbers below or by sending a request in writing to:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
www.equifax.com/personal/credit-report-services/credit-freeze/
(800) 349-9960

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
www.experian.com/freeze
(888) 397-3742

TransUnion Security Freeze

P.O. Box 2000
Chester, PA 19016
www.transunion.com/credit-freeze
(800) 909-8872

In order to activate a security freeze, you will need to supply, depending on whether make the request online, by phone, or by mail, some or all of the following: your full name; address; date of birth; Social Security Number; a copy of a government-issued photo ID; proof of residence; the addresses you have lived over the past five years (if you have moved in the past five years); a copy of your Social Security Card, pay stub, or W2; and if you are a victim of identity theft, a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one to three business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep this information in a safe place as you will need it if you choose to lift the freeze.

Additional Helpful Resources: Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

