

August 31, 2017



Dear [REDACTED]:

Kroeschell, Inc. takes the security of your information very seriously. We are writing to you to follow up on our June 22, 2017 email to you informing you of a recently discovered incident that may have compromised the security of certain information relating to you. While we have no reason to believe that any information relating to you has been used to engage in identity theft or fraud as a result of this event, we are writing to you to inform you of this incident and to provide you with information on what you can do to better protect against the possibility of identity theft and fraud if you feel it is appropriate to do so.

What Happened? On May 25, 2017, we discovered an attempted fraudulent wire transfer. We immediately launched an investigation, with the assistance of third-party forensic investigators, to determine what happened and what information, if any, may have been accessed by the unauthorized individual. On June 30, 2017, the third-party forensic investigators identified malware on our system with keylogging capabilities, and have more recently determined that the malware potentially had the ability to allow someone to see or download data. We note that we are unaware of any actual or attempted misuse of any of your information and are unable to determine if information was actually accessed by the unauthorized individual. However, because we cannot confirm exactly what the malware did, we are notifying you out of an abundance of caution.

What Information Was Involved? While these investigations are ongoing, we determined on July 25, 2017 that the following information about you may have been accessible to the unauthorized individual: Social Security number, financial account number, user names and passwords and/or security questions entered onto your work computer, and name. We note that we are unaware of any actual or attempted misuse of this information and have no confirmation that your information was actually viewed or taken by anyone. As we previously advised, you should promptly change your user names, passwords, and security questions, as applicable, and take steps to protect all online accounts for which you use the same user name or email address and password or security question.

What We Are Doing. We take this event, and the security of your information, seriously. In addition to taking the steps detailed above and providing this notice to you, we are reviewing our policies and implementing enhanced security measures. While we are unaware of any actual or attempted misuse of your information, we are offering you complimentary access to 12 months of free credit monitoring and identity restoration services with Equifax ID Patrol. We are also notifying certain state regulators of this incident as required.

What You Can Do. You can review the enclosed *Steps You Can Take To Protect Against Identity Theft and Fraud*, which contains instructions on how to enroll and receive the free credit monitoring and identity restoration services, as well as information on what you can do to protect against the possibility of identity theft and fraud if you feel it is appropriate to do so.

For More Information. We understand you may have questions that are not answered in this letter. To ensure your questions are answered timely please contact 312-649-3687 Monday through Friday, 9:00 a.m. to 3:00 p.m. CST.

We sincerely regret any inconvenience or concern this incident has caused you.

Sincerely,

Richard A. Pruchniak
President/Chief Executive Officer

Steps You Can Take to Protect Against Identity Theft and Fraud

Personal information is important to us. As a precautionary measure to safeguard your information from potential misuse, we have partnered with Equifax® to provide its ID Patrol identity theft protection product for one year at no charge to you.

If you choose to take advantage of this product, it will provide you with a notification of any changes to your credit information, up to \$1 million Identity Fraud Expense Coverage and access to your credit report.

Even if you decide not to take advantage of the subscription offer, you may still receive Equifax Identity Restoration in the event that you become victim of identity theft by calling 877-368-4940, 9:00a.m. to 8:00p.m. Eastern, Monday through Friday, before September 1, 2018.

You must complete the enrollment process for the Equifax ID Patrol product by December 15, 2017. We urge you to consider enrolling in this product, at our expense, and reviewing the Additional Resources enclosed with this letter.

About the Equifax ID Patrol identity theft protection product

ID Patrol will provide you with an "early warning system" to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.

ID Patrol provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your Equifax, Experian, and TransUnion credit reports
- Wireless alerts and customizable alerts available (available online only)
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Ability to receive alerts if your Social Security Number or credit card numbers are found on Internet trading sites (available online only)
- Ability to lock and unlock your Equifax Credit Report™ (available online only)
- Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality* (available online only)

To sign up online for online delivery go to www.myservices.equifax.com/patrol

1. **Welcome Page:** Enter your Activation Code () in the "Activation Code" box and click the "Submit" button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the "Continue" button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

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

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

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
800-680-7289
www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised 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, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, list or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
<https://www.freeze.equifax.com>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
1-888-909-8872
www.transunion.com/credit-freeze

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. **For North Carolina residents**, the Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at www.ncdoj.gov. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.

August 31, 2017

[REDACTED]

To [REDACTED]:

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What Information Was Involved? While these investigations are ongoing, we determined on July 25, 2017 that the following information about you may have been accessible to the unauthorized individual: Social Security number, financial account number, and name. We note that we are unaware of any actual or attempted misuse of this information and have no confirmation that your information was actually viewed or taken by anyone.

What We Are Doing. We take this event, and the security of your information, seriously. In addition to taking the steps detailed above and providing this notice to you, we are reviewing our policies and implementing enhanced security measures. While we are unaware of any actual or attempted misuse of your information, we are offering you complimentary access to 12 months of free credit monitoring and identity restoration services with Vendor. We are also notifying other certain state regulators of this incident as required.

What You Can Do. You can review the enclosed *Steps You Can Take To Protect Against Identity Theft and Fraud*, which contains instructions on how to enroll and receive the free credit monitoring and identity restoration services, as well as information on what you can do to better protect against the possibility of identity theft and fraud if you feel it is appropriate to do so.

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- Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
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1. Welcome Page: Enter your Activation Code ██████████ in the “Activation Code” box and click the “Submit” button.
2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. Create Account: Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. Order Confirmation: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three bureaus directly to request a free copy of your credit report.

At any time, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

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Experian
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www.experian.com

TransUnion
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Chester, PA 19022-2000
800-680-7289
www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised 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, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, list or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. To find out more on how to place a security freeze, you can use the following contact information:

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<https://www.freeze.equifax.com>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
1-888-909-8872
www.transunion.com/credit-freeze



You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also can help you discover that their information has been misused to file a complaint with them. **For Maryland residents**, the Attorney General can be reached at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21201; (410) 535-0023; and www.oag.state.md.us. **For North Carolina residents**, the Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at www.ncdoj.gov. **For New Mexico residents**, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.

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