

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

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

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

We are writing to inform you about an incident that may have exposed your personal information to unauthorized persons. On April 29, 2021, we determined that an unauthorized third-party gained access to a limited number of Star Refining’s user email accounts. That unauthorized access may have exposed your personal information to the unauthorized user. Upon discovery, we hired third-party experts to remediate and further secure our systems and perform an investigation into the unauthorized activity. From the investigation, we determined that the unauthorized third party may have been able to access certain data, including your personal information, such as your first and last name, full mailing address, Social Security number, driver’s license number, and credit card or financial account information. We did not see evidence that your information was actually accessed, but with all the events going on in the world right now we wanted to take these matters seriously and thus make sure you are aware of this possibility.

Below are some additional proactive steps you may consider to ensure protection of your identity.

- **Remain vigilant** – We encourage you to remain vigilant by reviewing your account statements and free credit reports.
 - If you discover errors or suspicious activity on your credit card account, you should immediately contact the credit card company and inform them that you have received this letter. Confirm the address they have on file for you is your current address, and that all charges on the account are legitimate.
 - To obtain an annual free copy of your credit reports, visit www.annualcreditreport.com or call 1-877-322-8228. Review your credit reports carefully for inquiries from companies you did not contact, accounts you did not open or debts on your accounts that you do not recognize. Also make sure to verify the accuracy of your Social Security number, address(es), complete name and employer(s) information. If information on a report is incorrect, notify the credit bureau directly using the telephone number on the report. Additional contact information for the major credit bureaus is as follows:

Equifax	Experian	TransUnion
P.O. Box 740241	P.O. Box 9701	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016
1-866-349-5191	1-888-397-3742	1-800-916-8800
www.equifax.com	www.experian.com	www.transunion.com

- **Consider placing a fraud alert or security freeze on your credit file** – Credit bureaus have tools you can use to protect your credit, including fraud alerts and security freezes.
 - A fraud alert is a cautionary flag, which is placed on your credit file to notify lenders and others that they should take special precautions to ensure your identity before extending credit. Although this may cause some short delay if you are the one applying for credit, it might protect against someone else obtaining credit in your name. Call any one of the three credit reporting agencies at the numbers below to place fraud alerts with all three of the agencies.

Equifax	Experian	TransUnion
1-866-349-5191	1-888-397-3742	1-800-916-8800

- A security freeze is a more dramatic step that will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a security freeze in place, even you will need to take special steps when applying for credit. A security freeze may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. A security freeze will need to be obtained separately from each credit reporting agency. You must contact each credit agency separately to order a security freeze. You can obtain more information by visiting the credit bureaus at the following addresses.

Equifax – <https://www.equifax.com/personal/credit-report-services/credit-freeze/>

Experian – http://www.experian.com/consumer/security_freeze.html

TransUnion – <http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>

- There is no fee to freeze or unfreeze your credit. In order to place a security freeze, you may be required to provide the credit-reporting agency with information that identifies you including your full name, Social Security number, date of birth, and current and previous addresses.
- You can obtain more information about fraud alerts, security freezes, and other options available to you by visiting or calling the Federal Trade Commission using the contact information below.

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
(202) 326-2222
<https://www.ftc.gov/>

- **Report suspicious activity** – If you believe you are the victim of fraud or identity theft, file a police report and get a copy of the report to submit to your creditors and others that may require proof of a crime to clear up your records. The report may also provide you with access to services that are free to identity theft victims.
- **Activate your complimentary credit monitoring** – To help protect your identity, we are offering a complimentary one-year membership to Experian's® IdentityWorksSM. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.
 - Ensure that you **enroll by:** <<b2b_text_1(EnrollmentDeadline)>> (Your code will not work after this date.)
 - **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
 - Provide your **activation code:** <<Activation Code s_n>>

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 877-288-8057 by <<b2b_text_1(EnrollmentDeadline)>>. Be prepared to provide engagement number <<b2b_text_2(Engagement#)>> as proof of eligibility for the identity restoration services by Experian.

Protecting the privacy of your personal information is important to us, and we regret any inconvenience this incident may cause you. Should you have any questions or concerns, please call us at 914-764-5180 or email us at corporate@starrefining.com and one of our representatives will be happy to assist you.

Sincerely,



Clive Simnock
CEO