

ATTENTION ANYONE EMPLOYED AT TRG DURING 2016: this notice was also emailed to your TRG email account February 17<sup>th</sup>, 2017.

**It has come to our attention that we have been a victim of a phishing scam.** The exact scam is described in the link below from the IRS:

<https://www.irs.gov/uac/newsroom/irs-alerts-payroll-and-hr-professionals-to-phishing-scheme-involving-w2s>

A file containing copies of all of our W2's has been leaked. **Fortunately, the file contained only the LAST 4 digits of our social security numbers.** All other information on a W-2 form was present (names, addresses, earnings).

We have reported this to the authorities and Google, who was the email host of the real sender.

We are actively researching what types of things we all might do at this point, including seeking advice from outside fraud experts and we will keep you informed of any new information we receive. But for now, the most common thing in our research that has come up is to notify any one of the 3 main credit bureaus – apparently they share this information – and let them know you want a **fraud watch** on your account. Please feel free to contact these agencies immediately.

#### **Contact Information For the Three Credit Bureaus**

- Equifax - [www.equifax.com](http://www.equifax.com). P.O. Box 740241. Atlanta, GA 30374-0241. 1-800-685-1111.
- Experian - [www.experian.com](http://www.experian.com). P.O. Box 2104. Allen, TX 75013-0949. 1-888-EXPERIAN (397-3742)
- TransUnion - [www.transunion.com](http://www.transunion.com). P.O. Box 1000. Chester, PA 19022. 1-800-916-8800.

We are appalled that this has happened and are working with Rob and Neeraj to come up with ways we can combat in the future. With phishers having the ability to exactly mimic ("spoof") an email from one of us to another of us, we are asking everyone to be extremely cautious when there is a request for any type of sensitive information or files. Getting separate email confirmation (not by clicking "reply") is one thing we can do. Verbal verification even better.

Please let me know if you have any questions and if anyone finds other ways we can further take action against this please let me know.

Thank you,  
Laura

---

Laura Michel | Vice President | Trade Risk Guaranty | 211 E. Main Street, Suite C | Bozeman, MT 59715 | P: 406.922.6532 | F: 406.922.6501

TRG Bond | TRG Marine

This email is intended for the designated recipient(s) only, and may be confidential, non-public, proprietary, protected by the attorney/client or other privilege. Unauthorized reading, distribution, copying or other use of this communication is prohibited and may be unlawful. Receipt by anyone other than the intended recipient(s) should not be deemed a waiver of any privilege or protection. If you are not the intended recipient or if you believe that you have received this email in error, please notify the sender immediately and delete all copies from your computer system without reading, saving, or using it in any manner.

Although it has been checked for viruses and other malicious software ("malware"), we do not warrant, represent or guarantee in any way that this communication is free of malware or potentially damaging defects. All liability for any actual or alleged loss, damage, or injury arising out of or resulting in any way from the receipt, opening or use of this email is expressly disclaimed.

Please read the notice below!

This notice was emailed to all current TRG employees on Friday, February 17, 2017. This notice was also emailed to your personal email account on file the same day. The incident occurred that same morning. To our knowledge no one has been affected. We have been working on getting this notice out to all former employees asap.

ATTENTION ANYONE EMPLOYED AT TRG DURING 2016:

**It has come to our attention that we have been a victim of a phishing scam.** The exact scam is described in the link below from the IRS:

<https://www.irs.gov/uac/newsroom/irs-alerts-payroll-and-hr-professionals-to-phishing-scheme-involving-w2s>

A file containing copies of all of our W2's has been leaked. **Fortunately, the file contained only the LAST 4 digits of our social security numbers.** All other information on a W-2 form was present (names, addresses, earnings).

We have reported this to the authorities and Google, who was the email host of the real sender.

We are actively researching what types of things we all might do at this point, including seeking advice from outside fraud experts and we will keep you informed of any new information we receive. But for now, the most common thing in our research that has come up is to notify any one of the 3 main credit bureaus – apparently they share this information – and let them know you want a **fraud watch** on your account. Please feel free to contact these agencies immediately.

#### **Contact Information For the Three Credit Bureaus**

- Equifax - [www.equifax.com](http://www.equifax.com). P.O. Box 740241. Atlanta, GA 30374-0241. 1-800-685-1111.
- Experian - [www.experian.com](http://www.experian.com). P.O. Box 2104. Allen, TX 75013-0949. 1-888-EXPERIAN (397-3742)
- TransUnion - [www.transunion.com](http://www.transunion.com). P.O. Box 1000. Chester, PA 19022. 1-800-916-8800.

We are appalled that this has happened and are working with Rob and Neeraj to come up with ways we can combat in the future. With phishers having the ability to exactly mimic ("spoof") an email from one of us to another of us, we are asking everyone to be extremely cautious when there is a request for any type of sensitive information or files. Getting separate email confirmation (not by clicking "reply") is one thing we can do. Verbal verification even better.

Please let me know if you have any questions and if anyone finds other ways we can further take action against this please let me know.

Thank you,  
Laura

---

Laura Michel | Vice President | Trade Risk Guaranty | 211 E. Main Street, Suite C | Bozeman, MT 59715  
| P: 406.922.6532 | F: 406.922.6501

TRG Bond | TRG Marine

---

Laura Michel | Vice President | Trade Risk Guaranty | 211 E. Main Street, Suite C | Bozeman, MT 59715 | P: 406.922.6532 | F: 406.922.6501

TRG Bond | TRG Marine

This email is intended for the designated recipient(s) only, and may be confidential, non-public, proprietary, protected by the attorney/client or other privilege. Unauthorized reading, distribution, copying or other use of this communication is prohibited and may be unlawful. Receipt by anyone other than the intended recipient(s) should not be deemed a waiver of any privilege or protection.

If you are not the intended recipient or if you believe that you have received this email in error, please notify the sender immediately and delete all copies from your computer system without reading, saving, or using it in any manner.

Although it has been checked for viruses and other malicious software ("malware"), we do not warrant, represent or guarantee in any way that this communication is free of malware or potentially damaging defects. All liability for any actual or alleged loss, damage, or injury arising out of or resulting in any way from the receipt, opening or use of this email is expressly disclaimed.