



AMERICAN COFFEE CORPORATION

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NAME  
ADDRESS  
CITY, STATE ZIP

January 6, 2021

American Coffee Corporation understands the importance of protecting personal information. We are writing to inform you of an incident that involves some of your information. This notice explains the incident, measures we have taken, and some steps you can take in response.

We recently completed an investigation that involved unauthorized access to certain employee email accounts. Upon discovery of the incident, we immediately took steps to secure the accounts and began an investigation. A cybersecurity firm was engaged to assist in the investigation and determined that an unauthorized person gained access to a limited number of employee email accounts between July 22, 2020 and August 18, 2020. The investigation was not able to determine whether the unauthorized person actually viewed any emails or attachments in the accounts. Therefore, we conducted a thorough review the emails and attachments in the accounts to identify individuals whose information may have been accessed. We completed the review of the mailboxes on November 23, 2020, and then we analyzed the results and determined that the accounts included your name and Social Security Number.

While we have no indication that your information was actually viewed by the unauthorized person, or that it has been misused, we assure you that we take it very seriously. We are offering you a complimentary one-year membership in Equifax ID Patrol. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. ID Patrol is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and ID Patrol, including instructions on how to activate your complimentary one-year membership, as well as information on additional steps you can take in response to this incident, please see the additional information provided in this letter.

We regret any inconvenience or concern this incident may cause you. To help prevent something like this from happening in the future, we implemented additional measures to enhance our existing security protocols.

If you have questions regarding enrolling in credit monitoring or about the service, please call Equifax at 866-640-2273, Monday through Friday between 9:00 a.m. – 9:00 p.m. Eastern Time. If you have questions for American Coffee, please contact Don Pisano at (201) 433-2807, Monday through Friday, between 9:00 a.m. and 5:00 p.m. Eastern Time.

Sincerely,

Donald A. Pisano  
President



Enter your Activation Code: XXXXXXXXX

## Product Information

### **Equifax ID Patrol® provides you with the following key features:**

- 3-Bureau credit file monitoring<sup>1</sup> and alerts of key changes to your Equifax®, TransUnion® and Experian® credit reports
- Access to your Equifax credit report
- One Equifax 3-Bureau credit report
- Wireless alerts (available online only). Data charges may apply.
- Automatic Fraud Alerts<sup>2</sup>. With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit (available online only).
- Credit Report Lock<sup>3</sup> Allows users to limit access to their Equifax credit report by third parties, with certain exceptions.
- Internet Scanning<sup>4</sup> Monitors suspicious web sites for your Social Security, Passport, Credit Card, Bank, and Insurance Policy Numbers, and alerts you if your private information is found there.
- Lost Wallet Assistance. If you lose your wallet, we'll help you cancel and re-issue your cards and ID
- Up to \$1 MM in identity theft insurance<sup>5</sup>
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

## Enrollment Instructions

To sign up online for online delivery go to [www.myservices.equifax.com/patrol](http://www.myservices.equifax.com/patrol)

**1. Welcome Page:** Enter the Activation Code provided above 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, after reviewing the Terms of Use, check the box to accept 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.

<sup>1</sup>Credit monitoring from Experian® and Transunion® will take several days to begin.

<sup>2</sup>The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>3</sup>Locking your Equifax credit file with Credit Report Control will prevent access to your Equifax credit file by certain third parties, such as credit grantors or other companies and agencies. Credit Report Control will not prevent access to your credit file at any other credit reporting agency, and will not prevent access to your Equifax credit file by companies like Equifax Global Consumer Solutions which provide you with access to your credit report or credit score or monitor your credit file; Federal, state and local government agencies; companies reviewing your application for employment; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; for fraud detection and prevention purposes; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com).

<sup>4</sup>Internet scanning will scan for your Social Security number (if you choose to), up to 5 bank accounts, up to 6 credit/debit card numbers that you provide, up to 3 email addresses, up to 10 medical ID numbers, and up to 5 passport numbers. Internet Scanning scans thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guaranteed that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

<sup>5</sup> Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

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## ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-916-8800

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 state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

### **Fraud Alerts and Credit or Security Freezes:**

***Fraud Alerts:*** There are two types of general 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 one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

***Credit or Security Freezes:*** You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

***How do I place a freeze on my credit reports?*** There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting

company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com)
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

*How do I lift a freeze?* A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

### **Additional information for residents of the following states:**

**Maryland:** American Coffee Corporation is located at 30 Montgomery Street, #1250, Jersey City, NJ 07302. You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, [www.oag.state.md.us](http://www.oag.state.md.us)

**New York:** You may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection*, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and *New York State Office of the Attorney General*, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>