



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

August 29, 2023

J9161-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345



SAMPLE A SAMPLE - L01 CREDIT MONITORING
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789



NOTICE OF DATA BREACH

Dear Sample A. Sample:

S&G Financial, the affiliate financing partner of Empire Truck Sales, LLC, values your business and respects the privacy of your information, which is why, as a precautionary measure, we are writing to let you know about a data security incident that may involve your personal information.

WHAT HAPPENED? On April 27, 2023, a threat actor sent an email from an email address of one of S&G Financial’s business partners, which included an attachment that unknowingly provided access to one of our employee’s email inbox. Between April 27, 2023 and May 1, 2023, the threat actor had access to the one employee’s email inbox. On May 1, 2023, we discovered the unauthorized access to the employee’s inbox and access was terminated on May 1, 2023. Also on May 1, 2023, we engaged a third party computer firm to investigate the incident, who confirmed that the only unauthorized access was to this one employee’s email inbox and confirmed the access was terminated on May 1, 2023.

WHAT INFORMATION WAS INVOLVED? There is no evidence that any data was accessed or exfiltrated. However, the employee’s inbox contained data that included your [Extra1]. Again, we have no evidence that the threat actor viewed this data. As a precautionary measure, however, we are notifying you.

WHAT WE ARE DOING? We value your privacy and deeply regret that this incident occurred. We have implemented additional security measures designed to prevent a recurrence of such unauthorized access and to further protect your information.

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for ## months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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).

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Please note that Identity Restoration is available to you for ## 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary ##-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll** by November 30, 2023 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code**: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-514-1448 by November 30, 2023. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR ##-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

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, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

WHAT ELSE YOU CAN DO? Please also review the additional information at the end of this letter (Steps You Can Take to Further Protect Your Information) for further information on steps you can take to protect your information.

FOR MORE INFORMATION. If you have further questions or concerns, or would like an alternative to enrolling online, please call 833-514-1448 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number ENGAGE#.

Sincerely,



Steven Goodale, CEO & President
S&G Financial

* 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.

Steps You Can Take to Further Protect Your Information

- **Review Your Account Statements and Notify Law Enforcement of Suspicious Activity**

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC).

To file a complaint with the FTC, go to IdentityTheft.gov or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

- **Obtain and Monitor Your Credit Report**

We recommend that you obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com, calling toll-free (877) 322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>. Or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

Equifax
(866) 349-5191

www.equifax.com

P.O. Box 740241
Atlanta, GA 30374

Experian
(888) 397-3742

www.experian.com

P.O. Box 2002
Allen, TX 75013

TransUnion
(800) 888-4213

www.transunion.com

P.O. Box 1000
Chester, PA 19016

- **Fraud Alert**

You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at www.annualcreditreport.com.

- **Take Advantage of Additional Free Resources on Identity Theft**

Review the tips provided by the Federal Trade Commission's Consumer Information website, a valuable resource with some helpful tips on how to protect your information. Additional information is available at <https://consumer.ftc.gov/identity-theft-and-online-security>.

For more information, please visit IdentityTheft.gov or call 1-877-ID-THEFT (877-438-4338). A copy of Identity Theft – A Recovery Plan, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at https://www.bulkorder.ftc.gov/system/files/publications/501a_idt_a_recovery_plan_508.pdf.

- **Security Freeze**

In some US states, you have the right to put a security freeze on your credit file. A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name. It is designed to prevent potential creditors from accessing your credit report without your consent. As a



result, using a security freeze may interfere with or delay your ability to apply for a new credit card, wireless phone, or any service that requires a credit check. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement. There is no charge to request a security freeze or to remove a security freeze.

OTHER IMPORTANT INFORMATION

North Carolina residents may obtain information about steps you can take to prevent identity theft from the North Carolina Attorney General at <https://ncdoj.gov/protecting-consumers/protecting-your-identity/protect-yourself-from-id-theft/> or at:

North Carolina Attorney General's Office
Consumer Protection Division
114 West Edenton Street
Raleigh, NC 27603

877-566-7226 (Toll-free within North Carolina) or (919) 716-6000