S Skender

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

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<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>
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Dear <<First Name>> <<Last Name>>,
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We are writing to inform you of a data security incident that may have impacted some of your personal information. We take the security of your information very seriously, and we sincerely regret that this occurred. This letter contains information about what happened, actions we have taken to prevent a reoccurrence, and steps you can take to help protect your information.

What happened?

On March 15, 2024, we learned that we were the target of a ransomware attack. Ransomware is a computer virus that encrypts computer systems until and unless we pay money (i.e., the ransom) demanded by the attackers. We believe it likely the attacker sought only money and not the information on our systems but, in an abundance of caution, we are letting you know that your information may have been accessed by the attackers.

We quickly notified law enforcement and engaged computer forensic experts who worked with our IT team to restore our systems from back-ups. The computer forensics experts continued their work to determine if any information was accessed in the attack and completed their investigation on March 27, 2024. Because of our planning and investments in our IT infrastructure, we were able to restore and restart operations quickly and without having to pay the attackers.

What information was involved?

Our investigation discovered that some personal information was accessed which may have contained your name, address, date of birth, Social Security number, direct deposit information, driver's license, and passport, as well as health information if provided to us.

What we are doing.

We take the security of your information seriously and have taken measures to prevent a reoccurrence by increasing monitoring of our networks, further improving access controls, and hardening our systems.

We are notifying everyone in an abundance of caution and are offering the services of Kroll to provide identity monitoring at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

Visit https://enroll.krollmonitoring.com to activate and take advantage of your identity monitoring services.

You have until <
b2b text 6 (ActivationDeadline)>> to activate your identity monitoring services.

Membership Number: << Membership Number (S N)>>

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com. Additional information describing your services is included with this letter.

What you can do.

Although we have no reports of misuse of your or anyone's information, we encourage you to follow the instructions in this letter and activate the identity monitoring services we are providing at no cost to you. We also recommend that you review the "Important Additional Information" section included with this letter. This section describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission (FTC) regarding identity theft protection and details on how to place a fraud alert or security freeze on your credit file. As an added precaution, you may want to closely monitor your personal accounts for any suspicious activity.

For more information.

If you have any questions, please call <<TFN>>, Monday through Friday from 8:00 am - 5:30 pm Central Time, excluding major U.S. holidays. Please have your membership number ready.

The Skender Leadership team will continue to ensure that all appropriate measures are taken to help protect your personal information, as well as that of our project partners and clients. We appreciate your patience and understanding, and we sincerely apologize for any inconvenience or concern this incident may cause you.

Sincerely,

Jerry Ball

Chief Operating Officer

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TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

For residents of *Iowa*: You are advised to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of *Oregon*: You are advised to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of *New Mexico*: You are advised to review personal account statements and credit reports, as applicable, to detect errors resulting from the security incident. You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or see the contact information for the Federal Trade Commission listed below.

For residents of District of Columbia, Maryland, New York, North Carolina, and Rhode Island:

You can obtain information from the District of Columbia, Maryland, North Carolina, New York, and Rhode Island Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

DC Attorney General
400 6th Street NW
Washington, DC 20001
1-202-727-3400
www.oag.dc.gov

Maryland Office of Attorney General 200 St. Paul Pl Baltimore, MD 21202 1-888-743-0023 https://www.marylandattorneygeneral.gov/

New York Attorney General 120 Broadway, 3rd Fl New York, NY 10271 1-800-771-7755 www.ag.ny.gov

North Carolina Attorney General 9001 Mail Service Ctr Raleigh, NC 27699 1-877-566-7226 https://ncdoj.gov/

Rhode Island Attorney General 150 South Main St Providence RI 02903 1-401-274-4400 www.riag.ri.gov

Federal Trade Commission, Consumer Response Center 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.identitytheft.gov

Massachusetts and Rhode Island residents: You have the right to obtain or file a police report.

For residents of all states:

You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at www.consumer.ftc.gov/articles/0155-free-credit-reports) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Fraud Alerts: You have the right to place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf), Experian (www.experian.com/fraud/center.html) or Transunion (www.experian.com/fraud/center.html) or Transunion (www.experian.com/fraud/center.html) or Transunion (www.transunion.com/fraud-victim-resource/place-fraud-alert). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant for incidents of fraud and identity theft by reviewing payment card account statements and monitoring your credit reports for suspicious or unusual activity and immediately report any suspicious activity or incidents of identity theft.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency by visiting their websites below or by mail. In order to place the security freeze for yourself, your spouse, or a minor under the age of 16, you will need to provide your name, address for the past two years, date of birth, Social Security number, proof of identity and proof of address as requested by the credit reporting company. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password, which will be required to lift the freeze, which you can do either temporarily or permanently. It is free to place, lift, or remove a security freeze.

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348-5788

www.equifax.com/personal/credit-reportservices/credit-freeze/ 1-866-478-0027 Experian Security Freeze
P.O. Box 9554
Allen, TX 75013-9544
http://www.experian.com/freeze/center.html
1-888-397-3742

TransUnion Security Freeze P.O. Box 160 Woodlyn, PA 19094 www.transunion.com/credit-freeze 1-800-916-8800