

C/O ID Experts PO Box 10444 Dublin, Ohio 43017-4044

<<First Name>> <<Last Name>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>>>

To Enroll, Please Call:
(877) 906-0209
Or Visit:
<a href="https://ide.myidcare.com/YRC">https://ide.myidcare.com/YRC</a>
Enrollment Code: [XXXXXXXX]

September 21, 2018

Re: Notice of Data Breach

Dear << FirstName>>:

We are writing to share important facts about a recent incident involving YRC Worldwide ("YRC") that may have affected your personal information. YRC is the holding company for a portfolio of less-than-truckload ("LTL") companies including YRC Freight, YRC Reimer, Holland, Reddaway, and New Penn.

## What Happened

On July 24<sup>th</sup>, YRC was alerted to a possible cybersecurity attack triggered by a phishing e-mail. The e-mail contained a link, which when clicked, allowed a perpetrator to establish a forwarding rule on a YRC Office 365 account. As soon as it detected this anomaly, YRC contacted law enforcement and was directed to delay notification of potentially affected individuals until its investigation was complete. YRC also immediately engaged a leading forensic investigation firm to look into the matter and undertook enhancements to its already robust IT systems to block potential e-mail exploitation.

# What Information Was Involved

On August 15<sup>th</sup>, YRC identified seven e-mails containing personal information that may have been compromised by the attack. On September 12<sup>th</sup>, YRC received a final report from its forensic investigator which confirmed that an employment-related spreadsheet attached to one of those e-mails contained your name and social security number. Please be assured that the investigation has not uncovered any evidence of misuse or unauthorized access to any other personal information.

# What We Are Doing

Once YRC discovered this IT system vulnerability, it took immediate steps to analyze and improve security and monitoring of its Office 365 accounts containing sensitive information. As part of the investigation and remediation efforts, YRC also engaged multiple forensic teams, other cybersecurity experts, and law enforcement officers. Although it appears that the risk of harm to you is minimal as a result of this incident, YRC started working straightaway to notify impacted individuals once the investigation was complete and the law enforcement delay was lifted.

Accordingly, to you and others who may have been inconvenienced by this unfortunate event, YRC is offering two years of complimentary credit monitoring and identity protection. You may sign up for this service by following the instructions listed below.

#### What You Can Do

Regardless of whether you elect to receive credit monitoring and identity protection services, YRC recommends that you remain vigilant in regularly reviewing and monitoring all account statements and credit histories to guard against any unauthorized transactions. If any suspicious or unusual activity is discovered, please contact your financial institution or call the number on the back of your payment card. **Attachment A** contains more details about steps you can take to protect against identity theft and fraud, including how to request a credit freeze or how to file a police report.

#### For More Information

First and foremost, we want to reinforce that keeping the personal data of our YRC employees safe and secure is of the utmost importance to us. We sincerely regret that this incident occurred, and we apologize for any inconvenience that it may have caused. We can assure you that as soon as we determined that some personal information may have been involved, we took swift action to address the issue and protect everyone who may have been affected. Anyone with questions regarding this incident is encouraged to contact the call center at (877) 906-0209, which is described in more detail immediately below.

For YRC employees whose personal information was caught up in this recent cybersecurity attack, the following services are available for 24 months from the date of enrollment:

MyIDcare Identity Protection Services: This service offers single bureau continuous credit monitoring through Experian, cyber scan dark web monitoring, fully managed recovery, \$1 million identity theft insurance and unlimited access to the ID Experts member service team. Additionally, ID Experts will provide complete restoration services to ensure that if you fall victim to identity theft or have any irregularities in your accounts an ICFE Certified Recovery Advocate will work on your behalf to remove all fraud from your records. Moreover, ID Experts will remediate all forms of identity theft, including medical identity theft.

To enroll in this service, you will need to contact ID Experts, our identity protection service provider. You may sign up online at <a href="https://ide.myidcare.com/YRC">https://ide.myidcare.com/YRC</a> or by phone by calling (877) 906-0209 using the enrollment code in the upper right hand corner of this letter, which may be activated through **December 21, 2018**.

## **ATTACHMENT A**

Provided below are names and contact information for the three major United States credit reporting agencies and additional information about steps you can take to: obtain a free credit report; to place a fraud alert, credit freeze, or credit lock on your credit report; and to protect your information. If you believe you are a victim of fraud or identity theft you should consider contacting your local law enforcement agency, your state's attorney general, or the Federal Trade Commission.

#### INFORMATION ON OBTAINING A FREE CREDIT REPORT

Residents of the United States are entitled to one free credit report annually from each of the three major credit reporting agencies. To order your free credit reports, visit <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call toll-free (877) 322-8228.

## INFORMATION ON FRAUD ALERTS, CREDIT FREEZES AND CREDIT LOCKS

To place a fraud alert, credit freeze, or credit lock on your credit report, you must contact the one of the three credit reporting agencies below:

Equifax: Experian: TransUnion: Consumer Fraud Division Credit Fraud Center TransUnion LLC P.O. Box 740256 P.O. Box 9554 P.O. Box 2000 Atlanta, GA 30374 Allen, TX 75013 Chester, PA 19022-2000 1-888-766-0008 1-888-397-3742 1-800-680-7289 www.equifax.com www.experian.com www.transunion.com

**Fraud Alert**: To place a fraud alert, contact any of the three major credit reporting agencies listed above and request that a fraud alert be put on your file. The agency that you contacted must notify the other two agencies. A fraud alert is free and lasts 90 days, but can be renewed. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not impact your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

Credit Freeze: Unlike a fraud alert, you must place a credit freeze on your credit file with each credit reporting agency. A credit freeze prohibits the agency from releasing information from a credit report until it is lifted. When a credit freeze is in place, no one can open a new account. As a result, a freeze credit 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 credit freeze generally lasts until you lift or remove it, although in some jurisdictions it will expire after seven years. The cost to place a credit freeze is typically between \$5.00 and \$10.00 each time you place a freeze, but may vary by jurisdiction. (In Massachusetts, for example, you may be charged no more than \$5.00.) Certain jurisdictions may also permit a credit reporting agency to charge you similar fees to lift or remove the freeze. If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift, or remove a credit freeze.

To place a credit freeze, contact the three credit reporting agencies listed above and provide the personal information required by each agency. Typically, this information will include: full name, with middle initial; social security number; date of birth; current address and previous addresses for the past five years; and applicable fee or incident report or complaint with a law enforcement agency. The request should also include a copy of a government-issued identification card, such as a driver's license, state, or military identification card, and a copy of a utility bill, bank, or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue. The credit reporting agencies have three business days after receiving your request to place a credit freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days.

To temporarily lift a credit freeze to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (e.g., name, address, and social security number) and the personal identification number or password provided to you when you placed the credit freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three business days after receiving your request to temporarily lift the credit freeze for those identified entities or for the specified period of time.

To remove a credit freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (e.g., name, address, and social security number) and the personal identification number or password provided to you when you placed the credit freeze. The credit bureaus have three business days after receiving your request to remove the freeze.

**Credit Lock**: Like a credit freeze, a credit lock restricts access to your credit report and prevents anyone from opening an account until unlocked. Unlike credit freezes, your credit can typically be unlocked online without delay. To lock your credit, contact all three credit reporting agencies listed above and complete a credit lock agreement. The cost of a credit lock varies by agency, which typically charges monthly fees.

# ADDITIONAL STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

**Review Your Account Statements:** Carefully review your bank, credit card, and other account statements every month to ensure that all of your account activity is valid. Report any questionable charges promptly and in writing to the card or account issuer.

Check Your Credit Report: Check your credit report periodically to ensure that all your information is correct. You can obtain a free credit report once per year by visiting www.annualcreditreport.com or by calling (877) 322-8228. Carefully reviewing your credit report can help you spot problems and address them quickly. If you have any questions about your credit report or notice any inaccuracies, contact the relevant consumer reporting agency promptly at the telephone number listed on the report.

**Obtain or File a Police Report:** Certain jurisdictions (e.g., Massachusetts) give you the right to obtain any police report filed with respect to this incident. You also have the right to file a police report and obtain a copy of it if you are the victim of identity theft.

Contact the Office of the State Attorney General: You may contact the Office of the State Attorney General at the contact information found in <u>Attachment B</u>.

Consult the Federal Trade Commission: You may also contact the United States Federal Trade Commission ("FTC") for further information on fraud alerts, credit freezes, credit locks, and how to protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC 20024; telephone 1-877-382-4357; or www.consumer.gov/idtheft.

### ATTACHMENT B

### **State Attorneys General Contact List**

Alabama 501 Washington Avenue P.O. Box 300152 Montgomery, AL 36130-0152 (334) 242-7300 http://www.ago.state.al.us/

Alaska 1031 W. 4th Avenue, Suite 200 Anchorage, AK 99501-1994 (907) 269-5602 http://www.law.state.ak.us/index.html

Arizona 1275 W. Washington Street Phoenix, AZ 85007 (602) 542-4266 http://www.azag.gov/

Arkansas 323 Center St., Suite 200 Little Rock, AR 72201-2610 (800) 482-8982 http://www.ag.arkansas.gov/

California 1300 I St., Suite 1740 Sacramento, CA 95814 (916) 445-9555 http://ag.ca.gov/

Colorado 1300 Broadway, 10th Floor Denver, CO 80203 (720) 508-6000 http://www.coloradoattorneygeneral.gov/

Connecticut 55 Elm Street Hartford, CT 06106 (860) 808-5318 http://www.ct.gov/ag/

Delaware 820 N. French Street Wilmington, DE 19801 (302) 577-8400 http://attorneygeneral.delaware.gov/

District of Columbia 441 4th Street, NW, Suite 1100S Washington, DC 20001 (202) 727-3400 http://oag.dc.gov/ Florida
The Capitol, PL 01
Tallahassee, FL 32399-1050
(850) 414-3300
http://myfloridalegal.com/

Georgia 40 Capitol Square, SW Atlanta, GA 30334-1300 (404) 656-3300 http://law.ga.gov/

Hawaii 425 Queen Street Honolulu, HI 96813 (808) 586-1500 http://ag.hawaii.gov/

Idaho
700 W. Jefferson Street, Suite 210
P.O. Box 83720
Boise, ID 83720-1000
(208) 334-2400
http://www.ag.idaho.gov/

Illinois 100 W. Randolph Street Chicago, IL 60601 (312) 814-3000 http://illinoisattorneygeneral.gov/

Indiana 302 West Washington Street, 5<sup>th</sup> Floor Indianapolis, IN 46204 (317) 232-6201 http://www.in.gov/attorneygeneral/

Iowa 1305 E. Walnut Des Moines, IA 50319 (515) 281-5164 http://www.iowaattorneygeneral.gov

Kansas 120 S.W. 10th Avenue, 2<sup>nd</sup> Floor Topeka, KS 66612-1597 (785) 296-2215 https://www.ag.ks.gov/

Kentucky 700 Capitol Avenue, Suite 118 Frankfort, KY 40601 (502) 696-5300 http://ag.ky.gov/ Louisiana P.O. Box 94095 Baton Rouge, LA 70804-4095 (225) 326-6000 http://www.ag.state.la.us/

Maine State House Station 6 Augusta, ME 04333 (207) 626-8800 http://www.maine.gov/ag/

Maryland 200 St. Paul Place Baltimore, MD 21202-2202 (410) 576-6300 http://www.marylandattorneygeneral.g

Massachusetts
1 Ashburton Place
Boston, MA 02108-1698
(617) 727-2200
https://www.mass.gov/orgs/office-of-attorney-general-maura-healey
Michigan
P.O. Box 30212
525 W. Ottawa Street
Lansing, MI 48909-0212
(517) 373-1110
http://www.michigan.gov/ag

Minnesota 75 Dr. Martin Luther King, Jr. Boulevard, Suite 102 Saint Paul, MN 55155 (651) 296-3353 or 1-800-657-3787 | TTY: (651) 297-7206 or 1-800-366-4812 http://www.ag.state.mn.us/

Mississippi Department of Justice P.O. Box 220 Jackson, MS 39205 (601) 359-3680 http://www.ago.state.ms.us/

Missouri 207 W. High Street Jefferson City, MO 65101 (573) 751-3321 http://ago.mo.gov/ Montana 215 N. Sanders Helena, MT 59620-1401 (406) 444-2026 https://doj.mt.gov/

Nebraska State Capitol P.O. Box 98920 Lincoln, NE 68509-8920 (402) 471-2682 http://www.ago.ne.gov/

Nevada 100 N. Carson Street Carson City, NV 89701 (775) 684-1100 http://ag.nv.gov/

New Hampshire 33 Capitol Street Concord, NH 03301 (603) 271-3658 https://www.doj.nh.gov/index.htm

New Jersey
25 Market Street
P.O. Box 080
Trenton, NJ 08625
(609) 292-8740
<a href="http://nj.gov/oag/newsreleases18/pr20180116a.html">http://nj.gov/oag/newsreleases18/pr20180116a.html</a>

New Mexico P.O. Drawer 1508 Santa Fe, NM 87504-1508 (505) 490-4060 https://www.nmag.gov/

New York The Capitol, 2<sup>nd</sup> Floor Albany, NY 12224 (518) 474-7330 http://www.ag.ny.gov/

North Carolina P.O. Box 629 Raleigh, NC 27602-0629 (919) 716-6400 http://www.ncdoj.gov/

North Dakota 600 E. Boulevard Avenue Bismarck, ND 58505-0040 (701) 328-2210 http://www.ag.state.nd.us Ohio 30 E. Broad Street Columbus, OH 43266-0410 (614) 466-4320 http://www.ohioattorneygeneral.gov/

Oklahoma 313 NE 21st Street Oklahoma City, OK 73105 (405) 521-3921 http://www.oag.state.ok.us/

Oregon 1162 Court Street, NE Salem, OR 97301 (503) 378-6002 http://www.doj.state.or.us/

Pennsylvania Strawberry Square, 16<sup>th</sup> Floor Harrisburg, PA 17120 (717) 787-3391 https://www.attorneygeneral.gov/

Puerto Rico Ave. José De Diego, Pda. 22 Minillas Government Center Torre Norte Building, 7th Floor San Juan, PR 00940 (787) 722-7555 http://daco.pr.gov/

Rhode Island 150 S. Main Street Providence, RI 02903 (401) 274-4400 http://www.riag.ri.gov/

South Carolina Rembert C. Dennis Office Building P.O. Box 11549 Columbia, SC 29211-1549 (803) 734-3970 http://www.scag.gov/

South Dakota 1302 East Highway 14, Suite 1 Pierre, SD 57501-8501 (605) 773-3215 http://atg.sd.gov/ Tennessee 425 5th Avenue North Nashville, TN 37243 (615) 741-3491 http://www.tn.gov/attorneygeneral

Texas
Capitol Station
P.O. Box 12548
Austin, TX 78711-2548
(512) 463-2100
https://www.texasattorneygeneral.gov/

Utah State Capitol, Room 236 Salt Lake City, UT 84114-0810 (801) 538-9600 http://attorneygeneral.utah.gov/

Vermont 109 State Street Montpelier, VT 05609-1001 (802) 828-3173 http://ago.vermont.gov/

Virginia 202 North Ninth Street Richmond, VA 23219 (804) 786-2071 http://www.oag.state.va.us/

Washington 1125 Washington Street SE P.O. Box 40100 Olympia, WA 98504-0100 (360) 753-6200 http://www.atg.wa.gov

West Virginia 1900 Kanawha Boulevard, E Charleston, WV 25305 (304) 558-2021 http://www.wvago.gov/

Wisconsin State Capitol, Room 114 East P. O. Box 7857 Madison, WI 53707-7857 (608) 266-1221 http://www.doj.state.wi.us

Wyoming State Capitol Building Cheyenne, WY 82002 (307) 777-7841 http://attorneygeneral.state.wy.us