

Gallagher Transport International Inc.
c/o Cyberscout
565 Willowbrook Center Pkwy
Willowbrook, IL 60527



[REDACTED]
[REDACTED]
[REDACTED]

September 25, 2026

Notice of Data Breach

Dear [REDACTED]:

Gallagher Transport International Inc. ("GTI") writes to inform you of an event that may involve some of your personal information. This notice provides information about the event, our response, and resources available to you to help protect your information from possible misuse, should you feel it is appropriate to do so.

What Happened? On January 11, 2026, GTI became aware of suspicious activity in its network in which an unauthorized third party gained access to certain systems within its network. Upon becoming aware of this event, GTI promptly launched an investigation, with the assistance of third-party cybersecurity specialists, to determine the nature and scope of the event. GTI also took steps to secure its environment. Through the investigation, we learned that an unauthorized third party copied certain files from the computer network on January 11, 2026. After identifying the files involved, we began conducting a thorough and comprehensive review of the files to determine what information was contained in them, and to whom the information related. As the review was ongoing, we began issuing individual notice. The review with respect to this information was complete on September 9, 2026 and was necessary for us to identify and notify you about this matter.

What Information Was Involved? The investigation determined that the information involved may include your name and the following: [REDACTED].

What We Are Doing. The confidentiality, privacy, and security of information in our care are among our highest priorities. Upon becoming aware of the event, we moved promptly to investigate and respond, assess the security of our systems, and assess affected data, which was ongoing, to notify the potentially impacted. We are notifying you so that you may take further steps to best protect your information, should you feel it is necessary to do so. As an added precaution, we are providing you with access to twelve months of credit monitoring and identity protection services through Cyberscout, a TransUnion company at no cost to you. A description of the services and instructions on how to enroll can be found within the enclosed "*Steps You Can Take to Protect Personal Information*." Please note that you must complete the enrollment process yourself as we are not permitted to enroll you in these services.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. Further, please review the enclosed "Steps You Can Take to Protect Personal Information" section of this letter for additional information. We also encourage you to enroll in the complimentary credit monitoring services we are offering you.

For More Information. We understand that you may have questions about this event that are not addressed in this letter. If so, please call our dedicated assistance line at 1-833-544-7492 Monday through Friday between 8:00 a.m. and 8:00 p.m. EST (excluding major U.S. holidays). You may also write to us at Gallagher Transport International Inc., 4700 Oakland Street, Suite 140, Denver, CO 80239.

Sincerely,

Gallagher Transport International Inc.

Steps You Can Take To Protect Personal Information

Enroll in Monitoring Services

In response to the incident, we are providing you with access to Credit Monitoring/Credit Report/Credit Score services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services:

 In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/data-breach-help
1-888-298-0045	1-888-397-3742	1-833-799-5355
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion, P.O. Box 160, Woodlyn, PA 19094

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; (202) 442-9828; and oag.dc.gov. Individuals may also contact us at Gallagher Transport International Inc., 4700 Oakland Street, Suite 140, Denver, CO 80239 or by calling 1-303-365-1000.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>. Individuals may also contact us at Gallagher Transport International Inc., 4700 Oakland Street, Suite 140, Denver, CO 80239 or by calling 1-303-365-1000.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately 20 Rhode Island residents that may be impacted by this event.