

Secure Processing Center P.O. Box 3826 Suwanee, GA 30024

### Postal Endorsement Line

<<Full Name>>

<< Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

\*\*\*Postal IMB Barcode

<<Date>>

#### **NOTICE OF << Variable Data 1>>**

Dear <<Full Name>>:

On behalf of the Great Star Tools USA, Inc., family of companies ("Great Star") we write to inform you of an incident that may impact the security of some of your information. Although we have received no indication of any actual or attempted misuse of your information, this notice provides information about the incident, our response, and resources available to you to help protect your information from possible misuse, should you feel it is necessary to do so.

What Happened. On August 17, 2023, Great Star observed some unexpected and suspicious activity that impacted our computer systems. We secured our systems and, with the assistance of third-party cybersecurity specialists, investigated to confirm the nature and scope of the activity. The investigation determined that, between August 2, 2023 to August 17, 2023, an unauthorized actor accessed certain Great Star systems and may have viewed or copied data from within those systems.

We worked diligently with third-party specialists to review the accessible data to identify any sensitive information contained in it and the individuals to whom that information relates. We then undertook a separate review to locate contact information for those individuals. Recently, we finalized this exhaustive review process. Although we are unaware of any actual or attempted misuse of your personal information, we are providing this notice to you out of an abundance of caution.

**What Information Was Involved.** Our investigation determined that the following types of information related to you were present in the accessible data at the time of the incident: name, and << Data Elements>>>.

What We Are Doing. Great Star takes this incident and the security of information in our care very seriously. Upon detecting the activity, we responded and investigated the matter. Our efforts included assessing and securing our network, identifying the source of the activity, determining what data may have been accessed, identifying those individuals with information in the accessible data, locating contact information to enable notice to those individuals, and notifying federal law enforcement and regulators, as applicable. As part of our ongoing commitment to the privacy and the security of our environment, we are also reviewing our existing policies and procedures.

We regret any inconvenience or concern this incident may cause. Out of an abundance of caution, Great Star is providing you with <<CM Duration>> months of complimentary access to credit monitoring and identity restoration services through Equifax, as well as guidance on how to better protect your information, should you feel it is appropriate to do so. Although we are covering the cost of these services, due to privacy restrictions, you will need to complete the activation process yourself.

What You Can Do. Although we have no evidence of any actual or attempted misuse of your information, Great Star encourages you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and explanation of benefits and by monitoring your free credit reports for suspicious activity and to detect errors over the next 12 to 24 months. We also encourage you to review the information in the enclosed *Steps You Can Take to Help Protect Your Personal Information*. There, you will find additional information about the complimentary credit monitoring services and how to enroll.

**For More Information.** We understand you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please call our dedicated assistance line at: 855-285-4906, Monday through Friday, 9 am to 9 pm ET (excluding holidays). You may also write to us directly at: 271 Mayhill Street, Saddle Brook, NJ 07663, Attn: Human Resources.

Sincerely,

Great Star Tools USA, Inc.

#### STEPS YOU CAN TAKE TO PROTECT YOUR PERSONAL INFORMATION

## **Enroll in Monitoring Services**



<<Full Name>>

**Enter your Activation Code:** <<*ACTIVATION CODE*>> **Enrollment Deadline:** <<*Enrollment Deadline*>>>

# Equifax Credit Watch™ Gold

\*Note: You must be over age 18 with a credit file to take advantage of the product

## **Key Features**

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>

# **Enrollment Instructions**

## Go to www.equifax.com/activate

Enter your unique Activation Code of <<ACTIVATION CODE>> then click "Submit" and follow these 4 steps:

# 1. Register:

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4

### 2. Create Account:

Enter your email address, create a password, and accept the terms of use.

## 3. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

# 4. <u>Checkout:</u>

jurisdictions.\

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

# You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. <sup>2</sup>The Automatic Fraud Alert feature is made available to consumers by Equifax

Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. 

Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; 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

The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all

## **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 <a href="www.annualcreditreport.com">www.annualcreditreport.com</a> 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 one-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 fraud alert or a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-		https://www.transunion.com/credit-
report-services/	https://www.experian.com/help/	help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069	Experian Fraud Alert, P.O. Box	TransUnion Fraud Alert, P.O. Box
Atlanta, GA 30348-5069	9554, Allen, TX 75013	2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788	Experian Credit Freeze, P.O.	TransUnion Credit Freeze, P.O.
Atlanta, GA 30348-5788	Box 9554, Allen, TX 75013	Box 160, Woodlyn, PA 19094

# **Additional Information**

As a best practice, consumers should change all passwords to their personal accounts on a regular basis, use strong passwords, and refrain from using the same password for multiple accounts. Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their 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; <a href="www.identitytheft.gov">www.identitytheft.gov</a>; 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; 1-202-727-3400; and <a href="https://oag.dc.gov">https://oag.dc.gov</a>.

*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 <a href="https://www.marylandattorneygeneral.gov/">https://www.marylandattorneygeneral.gov/</a>.

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 <a href="www.consumerfinance.gov/f/201504">www.consumerfinance.gov/f/201504</a> 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; 1-919-716-6400; and <a href="https://www.ncdoj.gov">www.ncdoj.gov</a>.

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