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October 8, 2023

Via E-Mail (IDTheft@oag.state.md.us)

Office of the Attorney General
200 St. Paul Place
Baltimore, Maryland 21202

RE: Security Breach Notification

To Whom It May Concern:

We serve as counsel JT Cullen Company ("JT Cullen"), located at 901 31st Ave, Fulton, IL 61252, and provide this notification to you of a recent data security incident suffered by JT Cullen. By providing this notice, JT Cullen does not waive any rights or defenses under Maryland law, including the data breach notification statute.

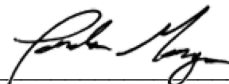
On or around September 24, 2023, JT Cullen became aware of certain unauthorized activity within its computer systems. Upon discovery, JT Cullen immediately secured its systems and engaged a third-party forensic firm to investigate the incident. Currently, the forensic investigation is ongoing to determine the extent of any potential unauthorized access.

On September 28, 2023, following a preliminary investigation, JT Cullen discovered 1 resident of Maryland whose Social Security number and financial account number may have been affected by this incident. As our investigation is ongoing, we will provide supplemental notification should we determine additional residents of Maryland are potentially affected.

JT Cullen will provide written notification to affected Maryland resident via First Class Mail on October 9, 2023, pursuant to Maryland state law. The notification letter will include details of the incident and an offer of complimentary credit monitoring and identity protection services for 12 months. A copy of the notice letter is attached hereto as **Exhibit A**.

Please contact me should you have any questions.

Very truly yours,



Jordan Morgan, Esq.

Exhibit A



901 31st Ave
Fulton, IL 61252

<<First Name>> <<Last Name >>
<<Address 1>>
<<Address 2>>
<<City>>, <<State>> <<Zip>>

October 9, 2023

RE: Important Security Notification. Please read this entire letter.

Dear <<First Name>> <<Last Name >>:

JT Cullen Company ("JT Cullen") writes to notify you of a recent incident that may have impacted some of your personal information described below.

We take the privacy of information in our care seriously, and while we have no evidence to suggest that any information has been fraudulently misused, in an abundance of caution, we are providing you information about the incident, our response, and steps you can take to protect your information.

What Happened:

On or around September 24, 2023, JT Cullen became aware of certain unauthorized activity within its computer systems. Upon discovery, JT Cullen immediately secured its network and swiftly engaged a third-party team of forensic investigators in order to determine the full nature and scope of the incident. Currently, the forensic investigation is ongoing to determine the extent of any potential unauthorized access. On September 28, 2023, following a preliminary investigation, we discovered that a limited amount of personal information may have been accessed by an unauthorized third party in connection with this incident.

At this time, there is no indication that any information has been fraudulently misused. However, we are providing this notification to you out of an abundance of caution and so that you may take steps to safeguard your information if you feel it is necessary to do so.

What Information Was Involved:

It is important to note, as mentioned above, that there is no evidence to suggest that any information has been misused. The information that could have been accessed by the unauthorized individual(s) may have included your first and last name, in combination with your Social Security number and financial account number.

What We Are Doing:

JT Cullen has taken steps to address the incident and is committed to protecting personal information in its care. Upon learning of this incident, we immediately took steps to secure our systems, and to enhance the security of our network to prevent similar incidents from occurring in the future. As a safeguard, we have arranged for you to enroll, at no cost to you,

in an online credit monitoring and identity protection service through TransUnion for 12 months. Due to privacy laws, we cannot register you directly. Enrollment information and additional resources available to you are included in the attached *“Steps You Can Take to Protect Your Information.”*

What You Can Do:

In addition to enrolling in the complimentary credit monitoring service detailed within, we recommend that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on any of your accounts, please promptly change your password and take additional steps to protect your account, and notify your financial institution or company if applicable. Additionally, please report any spicuous incidents to local law enforcement and/or your State Attorney General. We have provided additional information below, which contains more information about steps you can take to protect yourself against fraud and identity theft.

For More Information:

Should you have questions or concerns regarding this matter, please do not hesitate to contact us at at 815-589-2412 Ext. 307, or write us at 901 31st Ave, Fulton, IL 61252.

We take the security of information entrusted to our care very seriously. While it is regrettable this incident occurred, please be assured we are taking appropriate actions to rectify the situation and prevent such incidents in the future.

Sincerely,

Julie VanZuiden
Administration Director & Corporate Controller
JT Cullen Company

STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Enroll in Credit Monitoring Services

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (myTrueIdentity) for 12 months provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go directly to the myTrueIdentity website at www.mytrueidentity.com and in the space referenced as “Enter Activation Code”, enter the following unique 12-letter Activation Code [REDACTED] and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code [REDACTED] and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

Once you are enrolled, you will be able to obtain 12 months of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes the ability to lock and unlock your TransUnion credit report online, access to identity restoration services that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

You can sign up for the myTrueIdentity online Credit Monitoring service anytime between now and [REDACTED]. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have credit file at TransUnion, or an address in the United States (or its territories) and a valid Social Security number, or are under the age of 18. Enrolling in this service will not affect your credit score.

If you have questions about your myTrueIdentity online credit monitoring benefits, need help with your online enrollment, or need help accessing your credit report, or passing identity verification, please contact the myTrueIdentity Customer Service Team toll-free at: 1-844-787-4607, Monday-Friday: 8am- 9pm, Saturday-Sunday: 8am-5pm Eastern time.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You 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, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you 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 your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

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

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

TransUnion 1-800-680-7289 www.transunion.com TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax 1-888-298-0045 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
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Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For Maryland residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You 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 you to review your rights pursuant to the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 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 contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident.

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 400 6th Street NW, Washington, D.C. 20001; 202-442-9828, and <https://oag.dc.gov/consumer-protection>.