

(name)
(address)
(city, state zip)

Re: Notice of Data Security Event

Dear (first)

Champlain Oil is writing to inform you of a data security event that may have affected the security of some of your information. We are unaware of any attempted or actual misuse of your information as a result of this data security event. We are providing notification to you so that you may take steps to protect your information should you feel it is appropriate to do so.

What Happened? On March 15, 2016 an unidentified third party obtained access to Champlain employees' W-2 information for calendar year 2015 through an email phishing scheme.

What Information Was Involved? The W-2's contained employee names, addresses, Social Security numbers and 2015 wages earned. The unauthorized third party also obtained costs of company-paid benefits for health insurance, contributions to retirement, and taxes withheld from employee earnings.

What is Champlain Oil Doing? Champlain Oil Co. takes the privacy and protection of its employees' personal information very seriously and we deeply regret that this incident occurred. Immediately after discovering the exposure we reported the matter to law enforcement.

To help protect your identity, we will be offering you a complimentary one year membership to Experian's credit monitoring and identity restoration services. We will be supplementing this letter shortly with information on these services and instructions on how to enroll and receive these services.

In addition, the enclosed *Information and Resources Relating to Identity Theft Protection* also contains information on protecting yourself against identity theft and fraud.

What Can You Do? You can contact the IRS and file an IRS Identify Theft Affidavit (IRS Form 14039). The IRS can be contacted at 1-800-908-4490 and IRS Form 14039 can be downloaded at <https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft>. You can enroll and receive the complimentary membership to Experian's services we will be providing. We also encourage you to take steps described in the enclosed *Information and Resources Relating to Identity Theft Protection*.

For More Information. Should you have any questions regarding this incident, please call George Beato, Monday through Friday, 8:00 a.m. to 4:30 p.m. E.D.T. at 802-864-5380.

We sincerely apologize for this incident and regret any inconvenience this may cause you. We will be communicating additional information as soon as it is available. We remain committed to safeguarding information in our care and will continue to take proactive steps to enhance security.

Sincerely,

George Beato
Chief Financial Officer and Controller

Enclosure

Information and Resources Relating to Identity Theft Protection

If you have not already filed your 2015 tax returns, file them taxes as soon as possible. You should also file an IRS Identify Theft Affidavit (IRS Form 14039). Select Box 2A on the form. By submitting this form you are formally notifying the IRS that you are a potential victim of identify fraud and would like to mark your account to identify any questionable behavior. You may also call the IRS at 1-800-908-4490 to report the phishing scam and ask for assistance with any fraudulent tax activity. The IRS has a lot of information and guidance on identity protection on their website at <https://www.irs.gov/Individuals/Identity-Protection>.

In addition, we encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
800-680-7289
www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, list or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files.

To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
(NY residents please call
1-800-349-9960)
www.equifax.com/help/credit-freeze/en_cp

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion Security Freeze
PO Box 2000
Chester, PA 19022-2000
www.transunion.com/securityfreeze
ze
1-888-909-8872

If you believe you have been the victim of identify theft, you can take the following steps to protect yourself:

- File a police report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.
- Contact the Federal Trade Commission (FTC)
- Keep complete records of your contacts.
- Start a file with copies of your credit reports, the police reports, any correspondence, and copies of disputed bills.
- Keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.

You can further educate yourself regarding identity theft, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/idtheft, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC. You can also further educate yourself about placing a fraud alert or security freeze on your credit file by contacting the FTC or your state's Attorney General. This notice has not been delayed due to law enforcement involvement.