



4359 W. Tank Farm Rd.
Lake Charles, LA 70605

June 10, 2019

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SAMPLE A SAMPLE



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ANYTOWN, US 01234-5678



Dear Sample A Sample:

I am writing to notify you of a data security incident that implicated your personal information. I sincerely regret that this occurred and any concern it may cause you.

What Happened

On or about April 6, 2019, Calcasieu Refining Company (Calcasieu) learned from the forensic investigators it had retained that an unidentified third party had gained unauthorized access to e-mail servers that contained certain individuals' personal information. The investigation determined that, unbeknownst to Calcasieu, the third party had infected certain Calcasieu systems on or possibly before November 22, 2018.

What Information Was Involved

The investigation determined that the compromised files contained information such as names, social security numbers, and in some cases other personal information for certain individuals, including Calcasieu and Transworld group employees and contractors. The investigation was not able to determine whether the unauthorized third party actually viewed or downloaded your information. We have no indication at this time that your information has been misused.

What We Are Doing

Calcasieu has been diligently investigating this incident with the assistance of professional forensic experts and legal counsel. It has instituted various technical measures and policies to enhance the security of its systems and your information and to help prevent similar incidents from occurring in the future. After completing the investigation and determining the scope and the nature of the incident, including identifying individuals whose information may have been affected, Calcasieu promptly made the necessary arrangements to notify you as expeditiously as possible.

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What You Can Do

We encourage you to remain vigilant and take steps to protect against identity theft or fraud, including monitoring your accounts and free credit reports for signs of suspicious activity. We also advise you to report any incidents of identity theft or fraud to local law enforcement or to your state Attorney General.

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As a precautionary measure, Calcasieu is providing you a package of credit protection services for one year, free-of-charge. For more on activating these credit protection services, please see the Identity Theft Protection information on the first page of the attached document. Also enclosed are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s), and the contact details for your state Attorney General.

For More Information

If you have any questions or concerns, please contact **1-855-525-2743**.

Calcasieu is fully committed to protecting your information and regrets that this incident occurred. We will diligently work to maintain the security of your information.

Sincerely,

A handwritten signature in black ink, appearing to read "Debra A. Lastrapes". The signature is fluid and cursive, with the first name "Debra" being the most prominent part.

Debra A. Lastrapes
Human Resource Manager
Calcasieu Refining Company

Identify Theft Protection

To help protect your identity, we are offering a complimentary one-year membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: 7.31.2019** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **1-855-525-2743** by **7.31.2019**. Be prepared to provide engagement number **DB12813** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **1-855-525-2743**. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

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**ADDITIONAL ACTIONS TO HELP REDUCE YOUR
CHANCES OF IDENTITY THEFT**

⇒ **PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE**

An initial 90 day security alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax
1-800-525-6285
www.equifax.com

Experian
1-888-397-3742
www.experian.com

TransUnion
1-800-680-7289
www.transunion.com

⇒ **ORDER YOUR FREE ANNUAL CREDIT REPORTS**

Visit www.annualcreditreport.com or call 877-322-8228. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

⇒ **MANAGE YOUR PERSONAL INFORMATION**

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and other sensitive information.

⇒ **USE TOOLS FROM CREDIT PROVIDERS**

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

⇒ **OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**

- Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.

PLACING A SECURITY FREEZE ON YOUR CREDIT FILE

A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware 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.

To place a security freeze on your credit report at no charge, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified, or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze
Fraud Victim Assistance
Department
P.O. Box 6790
Fullerton, CA 92834

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order 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 (name, address, and social security number) and the PIN number or password provided to you when you placed the security 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 (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

Contacting Your State Attorneys General

You may contact the FTC, local law enforcement, or your state attorney general to report suspected identity theft or request information on how to prevent it.

- **Louisiana:** Louisiana Department of Justice, Office of the Attorney General, Consumer Protection Section, P.O. Box 94005, Baton Rouge, LA 70804-9005
- **Iowa:** Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines IA 50319
- **North Carolina:** North Carolina Department of Justice, Attorney General's Office, 9001 Mail Service Center, Raleigh, NC 27699-9001
- **Maryland:** Maryland Attorney General's Office, 200 St. Paul Place, Baltimore, MD 21202
- **Rhode Island:** Rhode Island Office of the Attorney General 150 South Main Street Providence, Rhode Island 02903
- **Oregon:** Oregon Department of Justice, Office of the Attorney General, Oregon Department of Justice, 1162 Court St. NE, Salem, OR 97301-4096
- Contact information for the other Attorneys General is available at www.naag.org/current-attorneys-general.php.

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