

## **UniversalPegasus International Notice of Data Security Incident**

The privacy and security of the personal information entrusted to us is of the utmost importance to UniversalPegasus International (“UPI”).

On June 14, 2023, UPI detected a sophisticated network security incident. Upon learning this, we contained the incident and commenced a prompt and thorough investigation. As part of the investigation, we engaged third-party cybersecurity professionals experienced in handling these type of incidents. The investigation aimed to determine the nature and scope of the incident and whether any personal information was accessed and/or acquired by an unauthorized party.

Following the forensic investigation, we determined that a limited number of files were subject to access and acquisition by an unauthorized individual on June 14, 2023. We conducted an extensive manual review of the affected data and, on November 19, 2024, we discovered the potentially impacted data contains personal information. The potentially impacted information varies by individual and may include full names, dates of birth, Social Security number, driver’s license or state identification number, financial account information, and health insurance information.

However, out of an abundance of caution, commencing on November 27, 2024, UniversalPegasus International notified individuals whose information may have been included in the files accessed by the unauthorized party. Notified individuals have been provided with best practices to protect their information, and individuals whose Social Security numbers were contained in the impacted files have been offered complimentary credit monitoring.

If you have any further questions regarding this incident, or if you haven’t received a notice and wish to determine whether you were impacted, please contact 1-877-225-2099. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against potential misuse of your information. The response line is available Monday through Friday, 8 am – 8 pm Central Time.

We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

Sincerely,

**UniversalPegasus International**

### **– OTHER IMPORTANT INFORMATION –**

#### **1. Placing a Fraud Alert.**

We recommend that you place a one-year “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

***Equifax***

P.O. Box 105069  
Atlanta, GA 30348-5069  
[www.equifax.com/personal/credit-report-services/credit-fraud-alerts/](http://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/)  
(888) 378-4329

***Experian***

P.O. Box 9554  
Allen, TX 75013  
[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)  
(888) 397-3742

***TransUnion***

Fraud Victim Assistance  
Department  
P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com/fraud-alerts](http://www.transunion.com/fraud-alerts)  
(800) 680-7289

**2. Consider Placing a Security Freeze on Your Credit File.**

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file at no cost. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. 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 30348-5788  
[www.equifax.com/personal/credit-report-services/credit-freeze/](http://www.equifax.com/personal/credit-report-services/credit-freeze/)  
(800) 349-9960  
(888) 298-0045

***Experian Security Freeze***

P.O. Box 9554  
Allen, TX 75013  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)  
(888) 397-3742

***TransUnion Security Freeze***

P.O. Box 160  
Woodlyn, PA 19094  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)  
(888) 916-8800

In order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number and other personal information such as copy of a government issued identification. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit [www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf) or [www.ftc.gov](http://www.ftc.gov).

**3. Obtaining a Free Credit Report.**

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **[www.annualcreditreport.com](http://www.annualcreditreport.com)**. 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.

**4. Additional Helpful Resources.**

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly. If you find suspicious activity on your

credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

Consider keeping a record of your contacts. Start a file with copies of your credit reports, the police reports, any correspondence, and copies of disputed bills. It is helpful to log conversations with creditors, law enforcement officials, and other relevant parties.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

## **U.S. Residents**

**Iowa Residents:** You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov), Telephone: 515-281-5164.

**Maryland Residents:** You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, <https://www.marylandattorneygeneral.gov/>, Telephone: 888-743-0023.

**Massachusetts Residents:** Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**New York Residents:** You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>; Telephone: 800-771-7755.

**North Carolina Residents:** You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, [www.ncdoj.gov/](http://www.ncdoj.gov/), Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

**Oregon Residents:** You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, [www.doj.state.or.us/](http://www.doj.state.or.us/), Telephone: 877-877-9392.

**Washington D.C. Residents:** You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, <https://oag.dc.gov/consumer-protection>, Telephone: 202-442-9828.

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**New Mexico Residents:** You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit [www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf) or [www.ftc.gov](http://www.ftc.gov).

*In Addition, New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal*

As noted above, you may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

1. The unique personal identification number, password, or similar device provided by the consumer reporting agency;
2. Proper identification to verify your identity; and
3. Information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. You may contact these agencies using the contact information provided above.

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**Rhode Island Residents:** You may contact law enforcement, such as the Rhode Island Attorney General's Office, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the Rhode Island Attorney General at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, [www.riag.ri.gov](http://www.riag.ri.gov), 401-274-4400.

As noted above, you may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to chapter 48 of title 6 of the Identity Theft Prevention Act of 2006.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five (5) business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

1. The unique personal identification number or password provided by the consumer reporting agency.
2. Proper identification to verify your identity.
3. The proper information regarding the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three (3) business days after receiving the request.

A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of an account review, collection, fraud control, or similar activities.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze -- either completely, if you are shopping around, or

specifically for a certain creditor -- with enough advance notice before you apply for new credit for the lifting to take effect.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies can be contacted using the contact information provided above.

In order to request a security freeze, you may 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. Complete address;
5. Prior addresses;
6. Proof(s) of identification (state driver's license or ID card, military identification, birth certificate, etc.);
7. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

### **Canadian Residents**

**Review Your Account Statements for Suspicious Activity:** We recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect suspicious activity, promptly notify the financial institution or company with which the account is maintained.

**Report Fraud and Identity Theft:** You may also report any fraudulent activity or any suspected identity theft to local law enforcement. For information about how to protect yourself, visit the RCMP's Identity Theft and Identity Fraud Victim Assistance Guide: <http://www.rcmp-grc.gc.ca/scams-fraudes/victims-guide-victimes-eng.htm>. You may also obtain assistance from the Canadian Identity Theft Support Centre AT [www.idtheftsupportcentre.org](http://www.idtheftsupportcentre.org).

Please note that under the Privacy Act, you are entitled to register a complaint with the Office of the Privacy Commissioner of Canada with regard to this incident. Complaints may be forwarded to the following:

Office of the Privacy Commissioner of Canada  
30 Victoria Street  
Gatineau, QC K1A 1H3  
[notification@priv.gc.ca](mailto:notification@priv.gc.ca)

Additional information is available on the Privacy Commissioner's website at <http://priv.gc.ca>.

You may also contact one of the national consumer reporting agencies listed below to obtain a credit report and discuss whether options such as fraud alerts and credit freezes are right for you.

**Credit Reports:** To learn more about how to obtain a free credit report, visit [www.consumerhandbook.ca](http://www.consumerhandbook.ca). You can obtain a free credit report from each of the national credit bureaus listed below. You should remain

vigilant for suspicious activity and check your credit reports and account statements periodically over the next 12 to 36 months. Immediately report any suspicious activity to the credit bureaus. Even with a fraud alert on your account, you should continue to monitor your credit reports to ensure that someone has not opened an account with your personal information.

**TransUnion Canada**

Attn: Fraud Victim Assistance Department  
P.O. Box 338, LCD 1  
Hamilton, Ontario L8L 7W2 1 (800) 663-9980  
[www.transunion.ca](http://www.transunion.ca)

**Equifax Canada**

National Consumer Relations  
P.O. Box 190, Station Jean-Talon Montreal, Quebec H1S 2Z2  
1 (800)465-7166  
[consumer.equifax.ca](http://consumer.equifax.ca)

**Fraud Alert:** You may wish to consider placing a fraud alert on your credit report. The alert informs creditors of possible fraudulent activity within your report and requests that creditors contact you prior to establishing any accounts in your name. As soon as one credit bureau confirms your fraud alert, the other credit bureaus will automatically place alerts on your credit report, and all reports will be sent to you free of charge. To place a fraud alert on your credit file, contact one of the national credit bureaus identified above.

**Credit Freeze:** You may wish to consider placing a “credit freeze” on your credit file so that no credit reports can be released without your approval. Please contact the national credit bureaus identified above for more information. All bureaus charge a fee for this service.

**Additional Resources:**

**For residents of Alberta**

Office of the Information and Privacy Commissioner Suite 2460, 801 Sixth Avenue SW  
Calgary, AB T2P 3W2 1 (888) 878-4044

**For Residents of Québec**

Commission d'accès à l'information du Québec 575 Saint-Amable Street, Suite 1.10  
Québec, QC G1R 1G4  
(418) 528-7741

**For residents of British Columbia**

Office of the Information and Privacy Commissioner for British Columbia  
Fourth Floor, 947 Fort Street  
Victoria, BC V8V 3K3  
(250) 387-5629

**For Residents Elsewhere in Canada**

Office of the Privacy Commissioner of Canada  
30 Victoria Street  
Gatineau, QC K1A 1H3 1  
(800) 282-1376