

IMPORTANT INFORMATION PLEASE REVIEW CAREFULLY

Dear :

The privacy and security of the personal information we maintain is of the utmost importance to Kwik Trip, Inc. ("Kwik Trip"). We are writing with important information regarding a recent data security incident that involved some of your information. We want to provide you with information about the incident and let you know that we continue to take significant measures to protect your information.

What Happened?

Kwik Trip recently discovered a security incident that involved the unauthorized acquisition of a limited amount of data.

What We Are Doing.

Upon learning of this issue, we immediately commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents. Through the investigation into the incident and extensive manual document review, Kwik Trip discovered on November 16, 2023, that between approximately October 8, 2023 and October 9, 2023, an unauthorized party may have obtained certain Kwik Trip data containing certain personal information.

What Information Was Involved?

The personal information that may have been involved was your name and date of birth.

What You Can Do.

This letter provides precautionary measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

We regret that this incident occurred and any inconvenience or concern that it may cause. We remain fully 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 to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at . This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday, 8:00AM to 8:00PM Central time.

Sincerely, Kwik Trip, Inc. 1626 Oak Street, P.O. Box 2107 La Crosse, WI 54602-2107

- OTHER IMPORTANT INFORMATION -

1. Placing a Fraud Alert on Your Credit File.

We recommend that you place an initial one (1) 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 <u>one</u> 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	Experian	TransUnion		
P.O. Box 105069	P.O. Box 9554	Fraud	Victim	Assistance
Atlanta, GA 30348-5069	Allen, TX 75013	Department		
https://www.equifax.com/personal/	https://www.experian.com/fr	P.O. Box 2000		
credit-report-services/credit-fraud-	aud/center.html	Chester, PA 19016-2000		
alerts/	(888) 397-3742	https://www.transunion.com/fraud-		
(800) 525-6285		alerts		
		(800)680)-7289	

2. 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 charge. 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 contacting <u>all three</u> nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to <u>all three</u> credit reporting companies:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348-5788	Allen, TX 75013	Woodlyn, PA 19094
https://www.equifax.com/personal/c	http://experian.com/freez	https://www.transunion.com/cre
redit-report-services/credit-freeze/	<u>e</u>	dit-freeze
(888)-298-0045	(888) 397-3742	(888) 909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. 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.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

3. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from <u>each</u> 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**. 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, 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 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.