KING & SPALDING

King & Spalding LLP
1700 Pennsylvania Ave, NW
Suite 200
Washington, D.C. 20006-4707
Tel: +1 202 737 0500
Fax: +1 202 626 3737
www.kslaw.com

March 4, 2021

Office of the Attorney General
1125 Washington Street SE
PO Box 40100
Olympia, WA 98504-0100
securitybreach@atg.wa.gov

Re: Data Security Incident

Dear Attorney General Ferguson,

As outside counsel for Americold Realty Trust, a publicly traded REIT focused on the ownership, operation, acquisition, and development of temperature-controlled warehouses, we write to inform you of the recent discovery of a data security incident and to explain the steps the company has taken and continues to take to address it, including notifying potentially impacted individuals and providing them ways with which to protect their personal information.

On November 16, 2020, Americold determined that its computer network had been affected by a ransomware incident. The company immediately began an investigation to assess the incident's scope, engaging a third-party cybersecurity firm at the direction of counsel to assist. As a containment measure, the company preemptively shut down its systems and then undertook a secure, managed restoration from backup systems. The company also promptly notified law enforcement and has been cooperating with their investigation of the incident. In addition, the company has taken steps to further strengthen and enhance the security of systems in its network, including updating administrative and technical safeguards.

The company diligently has worked to complete its review of the potentially affected data, engaging external support to assist with the review and locating up-to-date address information. While this review was underway, on December 29, 2020, the company proactively sent letters to all current associates in the United States, offering them a complimentary two-year membership of Experian's® IdentityWorksSM, which provides identity theft detection and resolution services.

The company completed its review of the data on about February 19, 2021, and found personal information for state residents in files that may have been accessed or acquired without authorization.

The company is notifying this Office and the individual state residents and is providing them with complimentary credit monitoring and identify theft services for 24 months through Experian. The company also is sending follow up notices to the individuals who received the December 29 letter. Unaddressed copies of each letter are attached. Those letters are to be mailed on March 4. In addition, the company has established a call center to answer consumer questions.

Please do not hesitate to contact us if you have any questions regarding this letter.

Very truly yours,

Scott Ferber
202-626-8974

Sumon Dantiki
202-626-5591

Attachments

From: Americold Communications
Sent: Friday, December 18, 2020 3:25 PM
To: Americold Communications <communications@americold.com>
Subject: An update on our cybersecurity incident

Associates,

As part of our commitment to you, we want to be proactive in sharing information about the cybersecurity incident that occurred last month. We believe the incident has been contained and operations are back to normal. Unfortunately, some employee data in the United States may have been affected during the incident. While we believe we have taken appropriate steps to prevent the data from being made public, you can never be 100% certain. Therefore, we will be providing all current associates in the United States with two years of complimentary credit monitoring services through Experian. Within the next two weeks,

you will be receiving a mailing at your home from Experian with additional information on how to enroll in these services.

Security, in all its forms, remains a top priority at Americold, and we will continue to take all appropriate steps to safeguard our employee information and our systems.

[insert date]

[insert Employee Name]
[insert Address]
[insert City, State, Zip]

Re: **Important Security Notification**

Dear **[insert Employee Name]**:

As a follow up to our December 18 email, we want to share additional information about the cybersecurity incident that occurred last month. We take the privacy and security of your personal information very seriously and for this reason want you to understand what we are doing to address this issue and what steps you can take to protect yourself. As a precaution, while we work to complete our investigation, we are offering all current associates in the United States a complimentary two-year membership of Experian's® IdentityWorks℠, which provides identity detection and resolution of identity theft. Once we complete our investigation, we will be sending out letters to affected individuals with additional details about the incident. Security, in all its forms, remains a top priority at Americold, and we will continue to take all appropriate steps to safeguard our employee information and our systems.

To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by March 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: **https://www.experianidworks.com/credit**
- Provide your **activation code**: **[code]**

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 **(888) 401-0574** by **March 31, 2021.** Be prepared to provide engagement number **DB24480** as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your two-year 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 files for indicators of fraud.
- **Identity Restoration:** Specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™**: 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 **(888) 401-0574**. 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 two years 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 also will find self-help tips and information about identity protection at this site.

For More Information

Protecting the personal information of our employees is one of our highest priorities, and we sincerely apologize for any inconvenience or concern this incident may cause. If you have any questions regarding this incident, please call **(888) 401-0574** toll-free Monday through Friday from 9:00 a.m. – 11:00 p.m. (ET) or Saturday and Sunday from 11 a.m. – 8:00 p.m. (ET) (excluding major U.S. holidays).

Sincerely,
The Americold Team

* Offline members will be eligible to call for additional reports quarterly after enrolling
** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Reference Guide

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's (FTC) website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus (Equifax, Experian and TransUnion) provide free annual credit reports only through the website, toll-free number or request form.

You may also purchase a copy of your credit report by contacting any of the credit reporting agencies below:

Equifax	Experian	TransUnion
www.equifax.com	www.experian.com	www.transunion.com
(800) 685-1111	(888) 397-3742	(800) 916-8800

Upon receiving your credit report, review it carefully. Errors may be a warning sign of possible identity theft. Here are a few tips of what to look for:

- Look for accounts you did not open.
- Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case.
- Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

How to Enroll in Free Credit Monitoring and Identity Restoration Services with Experian IdentityWorks

We encourage you to contact Experian with any questions at **(888) 401-0574** Monday through Friday from 9:00 a.m. – 11:00 p.m. (ET) or Saturday and Sunday from 11 a.m. – 8:00 p.m. (ET) (excluding major U.S. holidays), and to enroll in free IdentityWorks services by going to **https://www.experianidworks.com/credit** and using the Enrollment Code provided above. Please note that the deadline to enroll is **March 31, 2021.**

We encourage you to take advantage of these protections and remain vigilant for incidents of fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidence of identity theft or fraud, promptly report the matter to your local law enforcement authorities (from whom you can obtain a police report), state Attorney General, and the Federal Trade Commission (FTC). You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission
Bureau of Consumer Protection
600 Pennsylvania Avenue NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
www.ftc.gov/idtheft

Placing a Security Freeze

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security freeze to take control over who gets access to the personal and financial information in your credit report 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.

You can place, temporarily lift, or permanently remove a security freeze on your credit report online, by phone, or by mail. You will need to provide certain personal information, such as address, date of birth, and Social Security number to request a security freeze and may be provided 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. Information on how to place a security freeze with the credit reporting agencies is also contained in the links below:

https://www.equifax.com/personal/credit-report-services/
https://www.experian.com/freeze/center.html
https://www.transunion.com/credit-freeze

Fees associated with placing, temporarily lifting, or permanently removing a security freeze no longer apply at nationwide consumer reporting agencies.

Placing a Fraud Alert

To protect yourself from possible identity theft, you have the right to place an initial or extended fraud alert on your 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 display on a consumer's credit file, 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, which is a fraud alert lasting seven years. You may obtain additional information from the FTC and the credit reporting agencies listed above about placing a fraud alert and/or security freeze on your credit report.

Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

March 4, 2021

G2845-L02-0000002 T00001 P001 *****AUTO**MIXED AADC 159
SAMPLE A. SAMPLE - L02
APT ABC
123 ANY ST
ANYTOWN, ST 12345-6789

NOTICE OF DATA BREACH

Re: **Important Security Notification**
Please read this letter.

Dear Sample A. Sample:

As a follow up to our December 18 email and December 29 letter, we are updating you regarding the data security incident. We take the privacy and security of your personal information very seriously and for this reason want you to understand the steps we have taken to address this issue. This letter explains what happened. Details on the complimentary credit monitoring and identity theft restoration services are in your December 29 letter.

What Happened

On November 16, 2020, we determined that our computer network was affected by a data security incident. We immediately began an investigation to assess the incident's scope and engaged a third-party cybersecurity firm to assist with that investigation. We preemptively shut down our systems to contain the incident and then undertook a secure, managed restoration. In addition, we promptly notified law enforcement and have been cooperating with their investigation of the incident.

What Information Was Involved

Based on the investigation, some of your personal information was in files that may have been accessed without authorization. Depending on the document(s), this information may have included your name and one or more of the following: [Extra1-social security number,] [Extra2-partial social security number,] [Extra3-date of birth,] [Extra4-individual tax ID number,] [Extra5-tax information,] [Extra6-government-issued ID number,] [Extra7-financial account number,] [Extra8-credit/debit card number,] [Extra9-password or login credentials,] [Extra10-digital signature,] [Extra11-mother's maiden name,] [Extra12-birth certificate,] [Extra13-biometric information,] [Extra14-medical / health insurance information].

What We Are Doing

We preemptively shut down our systems to contain the incident and then undertook a secure, managed restoration. We also engaged a third-party cybersecurity firm to assist with our review and notified law enforcement and continue to cooperate with them. We have taken steps to further strengthen and enhance the security of systems in our network, including updating administrative and technical safeguards.

What You Can Do

As a precaution, and as was discussed in our December 29 letter, we have offered you a complimentary two-year membership of Experian's® IdentityWorks℠, which provides identity theft detection and assistance in resolving any identity theft that does occur. We strongly recommend you take advantage of this offer.

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 **(833) 549-2138** by **March 31, 2021.** Be prepared to provide engagement number **DB24480** and your personalized activation code as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your two-year Experian IdentityWorks Membership:

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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 **(833) 549-2138**. 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 two years from the date of the December 29 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 also will find self-help tips and information about identity protection at this site.

More Information

Security, in all its forms, remains a top priority at Americold, and we will continue to take all appropriate steps to safeguard personal information and our systems. We sincerely apologize for any inconvenience or concern this incident may cause. If you have any questions regarding this incident, please call **(833) 549-2138** toll-free Monday through Friday from 9:00 a.m. – 11:00 p.m. (ET) or Saturday and Sunday from 11 a.m. – 8:00 p.m. (ET) (excluding major U.S. holidays).

Sincerely,
The Americold Team

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

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We encourage you to take advantage of these protections and remain vigilant for incidents of fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidence of identity theft or fraud, promptly report the matter to your local law enforcement authorities (from whom you can obtain a police report), state Attorney General, and the Federal Trade Commission (FTC). You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

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Bureau of Consumer Protection
600 Pennsylvania Avenue NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
www.ftc.gov/idtheft

Placing a Security Freeze

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aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report 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.

You can place, temporarily lift, or permanently remove a security freeze on your credit report online, by phone, or by mail. You will need to provide certain personal information, such as address, date of birth, and Social Security number to request a security freeze and may be provided 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. Information on how to place a security freeze with the credit reporting agencies is also contained in the links below:

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https://www.experian.com/freeze/center.html

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Fees associated with placing, temporarily lifting, or permanently removing a security freeze no longer apply at nationwide consumer reporting agencies.

Placing a Fraud Alert

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MARYLAND RESIDENTS

You may obtain information about avoiding identity theft at:

Office of the State of Maryland Attorney General
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.marylandattorneygeneral.gov

NORTH CAROLINA RESIDENTS

You may obtain information about avoiding identity theft at:

North Carolina Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
919-716-6400
www.ncdoj.gov

NEW MEXICO RESIDENTS

The Fair Credit Reporting Act provides certain rights in addition to the right to receive a copy of your credit report (including a free copy once every 12 months), including the right to ask for a credit score, dispute incomplete or inaccurate information, limit "prescreened" offers of credit and insurance, and seek damages from violators. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

RHODE ISLAND RESIDENTS

We first learned about a possible data security incident on November 16, 2020. Based on the investigation, personal information for 113 Rhode Island residents was in the potentially affected files. You may obtain information about avoiding identity theft at: Office of the State of Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
401-274-4400
www.riag.ri.gov

Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

4 de marzo de 2021

SAMPLE A. SAMPLE - L02
APT ABC
123 ANY ST
ANYTOWN, ST 12345-6789

AVISO DE FILTRACIÓN DE DATOS

Asunto: **Notificación importante de seguridad**
Lea esta carta.

Estimado/a Sample A. Sample:

Como seguimiento de nuestro correo electrónico del 18 de diciembre y nuestra carta del 29 de diciembre, le estamos brindando una actualización con respecto al incidente de seguridad de datos. Tomamos muy en serio la privacidad y seguridad de su información personal y, por este motivo, queremos que comprenda las medidas que hemos tomado para abordar este problema. Esta carta explica lo que sucedió. Encontrará detalles sobre los servicios gratuitos de monitoreo de crédito y restauración de robo de identidad en su carta del 29 de diciembre.

Qué sucedió

El 16 de noviembre de 2020, determinamos que nuestra red informática se vio afectada por un incidente de seguridad de datos. Inmediatamente iniciamos una investigación para evaluar el alcance del incidente y contratamos a una compañía de seguridad cibernética externa para que nos ayudara con esa investigación. De manera preventiva, apagamos nuestros sistemas para contener el incidente y luego realizamos una restauración segura y supervisada. Además, notificamos de inmediato a las fuerzas de seguridad y hemos estado cooperando con la investigación del incidente.

Qué información estuvo involucrada

Con base en la investigación, parte de su información personal estaba en archivos a los que se puede haber accedido sin autorización. Según los documentos, esta información puede haber incluido su nombre y uno o más de los siguientes: [Extra1-social security number,] [Extra2-partial social security number,] [Extra3-date of birth,] [Extra4-individual tax ID number,] [Extra5-tax information,] [Extra6-government-issued ID number,] [Extra7-financial account number,] [Extra8-credit/debit card number,] [Extra9-password or login credentials,] [Extra10-digital signature,] [Extra11-mother's maiden name,] [Extra12-birth certificate,] [Extra13-biometric information,] [Extra14-medical / health insurance information].

Qué estamos haciendo

De manera preventiva, apagamos nuestros sistemas para contener el incidente y luego realizamos una restauración segura y supervisada. También contratamos a una compañía de seguridad cibernética externa para que nos ayudara con nuestra evaluación y notificamos a las fuerzas de seguridad y continuamos cooperando con ellas. Hemos tomado medidas para fortalecer y mejorar aún más la seguridad de los sistemas en nuestra red, incluida la actualización de las medidas de seguridad administrativas y técnicas.

Qué puede hacer

Como precaución, y como se analizó en nuestra carta del 29 de diciembre, le hemos ofrecido una membresía gratuita por dos años de Experian's® IdentityWorks℠, que proporciona detección de robo de identidad y asistencia para resolver cualquier robo de identidad que ocurra. Le recomendamos encarecidamente que aproveche esta oferta.

Si tiene preguntas sobre el producto, necesita asistencia con la restauración de identidad o desea una alternativa a la inscripción en Experian IdentityWorks en línea, comuníquese con el equipo de atención al cliente de Experian al **(833) 549-2138** a más tardar para el **31 de marzo de 2021.** Esté preparado para proporcionar el número de referencia **DB24480** y su código de activación personalizado como prueba de elegibilidad para obtener los servicios de restauración de identidad de Experian.

Detalles adicionales sobre la membresía de dos años de Experian IdentityWorks:

No se requiere una tarjeta de crédito para inscribirse en Experian IdentityWorks. Puede comunicarse con Experian **de inmediato** si tiene problemas de fraude y tener acceso a las siguientes funciones una vez que se inscriba en Experian IdentityWorks:

- **Informe crediticio de Experian al momento de la inscripción:** Vea qué información está asociada con su archivo de crédito. Los informes crediticios diarios están disponibles solo para miembros en línea.*
- **Monitoreo de crédito:** Supervisa activamente los archivos de Experian para detectar indicadores de fraude.
- **Restauración de identidad:** Los especialistas están disponibles de inmediato para ayudarle a abordar el fraude crediticio y no crediticio.
- **Experian IdentityWorks ExtendCARE™**: Recibe el mismo soporte de restauración de identidad de alto nivel incluso después de que su membresía de Experian IdentityWorks haya vencido.
- **Seguro contra robo de identidad de hasta 1 millón de dólares estadounidenses**:** Brinda cobertura para determinados costos y transferencias electrónicas de fondos no autorizadas.

Si cree que hubo un uso fraudulento de su información y desea analizar cómo puede resolver esos problemas, comuníquese con un agente de Experian al **(833) 549-2138**. Si, después de analizar su situación con un agente, se determina que se necesita soporte de restauración de identidad, entonces un agente de restauración de identidad de Experian estará disponible para trabajar con usted para investigar y resolver cada incidente de fraude ocurrido (lo que incluye, según corresponda, ayudarle a comunicarse con los otorgantes de crédito para disputar los cargos y cerrar cuentas, ayudarle a colocar un bloqueo en su archivo de crédito con las tres principales agencias de informes de crédito, y a ayudarle a comunicarse con agencias gubernamentales para asistir en la restauración de su identidad a su condición adecuada).

Tenga en cuenta que este soporte de restauración de identidad está disponible para que lo utilice durante dos años a partir de la fecha de la carta del 29 de diciembre y no requiere ninguna acción de su parte en este momento. Los Términos y Condiciones de esta oferta se encuentran en www.experianidworks.com/restoration. También encontrará consejos de autoayuda e información sobre protección de identidad en este sitio.

Más información

La seguridad, en todas sus formas, sigue siendo una prioridad principal en Americold, y continuaremos tomando todas las medidas adecuadas para proteger la información personal y nuestros sistemas. Le ofrecemos nuestras más sinceras disculpas por cualquier inconveniente o inquietud que este incidente pueda ocasionarle. Si tiene alguna pregunta con respecto a este incidente, llame sin cargo al **(833) 549-2138** de lunes a viernes de 9:00 a.m. a 11:00 p.m. (hora del Este, ET) o sábados y domingos de 11 a.m. a 8:00 p.m. (ET) (excepto durante los principales feriados de los EE. UU.).

Atentamente,
El equipo de Americold

* Los miembros fuera de línea serán elegibles para llamar para obtener informes adicionales cada tres meses después de inscribirse.

** El seguro contra robo de identidad está suscrito y administrado por American Bankers Insurance Company of Florida, una compañía de Assurant. Consulte las pólizas reales para conocer los términos, las condiciones y las exclusiones de la cobertura. Es posible que la cobertura no esté disponible en todas las jurisdicciones.

Guía de referencia

Solicite su informe crediticio gratuito

Para solicitar su informe crediticio anual gratuito, visite www.annualcreditreport.com, llame sin cargo al (877) 322-8228, o complete el formulario de solicitud de informe crediticio anual en el sitio web de la Comisión Federal de Comercio (Federal Trade Commission, FTC) de los EE. UU. en www.ftc.gov y envíelo por correo a Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Las tres agencias de informes de crédito (Equifax, Experian y TransUnion) proporcionan informes crediticios anuales gratuitos solo a través del sitio web, el número de teléfono gratuito o el formulario de solicitud.

También puede comprar una copia de su informe crediticio comunicándose con cualquiera de las siguientes agencias de informes de crédito:

Equifax	Experian	TransUnion
www.equifax.com	www.experian.com	www.transunion.com
(800) 685-1111	(888) 397-3742	(800) 916-8800

Al recibir su informe crediticio, revíselo detenidamente. Los errores pueden ser una señal de advertencia de un posible robo de identidad. Estos son algunos consejos sobre lo que debe buscar:

- Busque cuentas que no haya abierto.
- Busque en la sección "consultas" los nombres de los acreedores a los que no haya solicitado crédito. Algunas compañías facturan bajo nombres que no sean los nombres comerciales o de sus tiendas; la agencia de informes de crédito podrá saber si este es el caso.
- Busque en la sección "información personal" cualquier inexactitud en la información (tal como dirección particular y número de seguro social).

Si ve algo que no entiende, llame a la agencia de informes de crédito al número de teléfono que figura en el informe. Los errores pueden ser una señal de advertencia de un posible robo de identidad. Debe notificar a las agencias de informes de crédito sobre cualquier imprecisión en su informe, ya sea debido a un error o fraude, lo antes posible para que la información pueda investigarse y, si se determina que es un error, corregirse. Si hay cuentas o cargos que usted no autorizó, notifique de inmediato a la agencia de informes de crédito correspondiente por teléfono y por escrito. La información que no se pueda explicar también debe informarse a la policía local o a la oficina del alguacil porque puede indicar actividad delictiva.

Cómo inscribirse en los servicios gratuitos de monitoreo de crédito y restauración de identidad con Experian IdentityWorks

Le recomendamos que se comunique con Experian si tiene alguna pregunta al **(833) 549-2138 de** lunes a viernes de 9:00 a. m. a 11:00 p. m. (hora del Este, ET) o sábados y domingos de 11 a. m. a 8:00 p. m. (ET) (excepto durante los principales feriados de los EE. UU.) y para inscribirse en los servicios gratuitos de IdentityWorks, visite **https://www.experianidworks.com/credit** y utilice el código de inscripción proporcionado en su carta del 29 de diciembre. Tenga en cuenta que la fecha límite para inscribirse es el **31 de marzo de 2021.**

Le recomendamos que aproveche estas protecciones y permanezca atento a incidentes de fraude y robo de identidad, lo que incluye revisar y monitorear regularmente sus informes crediticios y estados de cuenta.

Si detecta alguna transacción no autorizada en cualquiera de sus cuentas financieras, notifique de inmediato a la compañía de tarjeta de pago o institución financiera correspondiente. Si detecta algún incidente de robo de identidad o fraude, informe el asunto de inmediato a las fuerzas de seguridad locales (de quienes puede obtener un informe policial), al fiscal general del estado y a la Comisión Federal de Comercio (Federal Trade Commission, FTC). Puede comunicarse con la FTC para obtener más información sobre cómo protegerse de convertirse en víctima de robo de identidad utilizando la siguiente información de contacto:

Federal Trade Commission
Bureau of Consumer Protection
600 Pennsylvania Avenue NW
Washington, D. C. 20580
(877) IDTHEFT (438-4338)
www.ftc.gov/idtheft

Colocación de un bloqueo de seguridad

Tiene derecho a colocar un "bloqueo de seguridad" en su informe crediticio, que prohibirá que una agencia de informes de los consumidores divulgue información en su informe crediticio sin su autorización expresa. El bloqueo de seguridad está diseñado para evitar que el crédito, los préstamos y los servicios se aprueben en su nombre sin su consentimiento. Sin embargo, debe tener en cuenta que el uso de un bloqueo de seguridad para tomar el control sobre quién tiene acceso a la

información personal y financiera en su informe crediticio puede retrasar, interferir o prohibir la aprobación oportuna de cualquier solicitud o petición posterior que usted realice con respecto a un nuevo préstamo, crédito, hipoteca o cualquier otra cuenta que involucre el otorgamiento de un crédito.

Puede colocar, levantar temporalmente o eliminar de manera permanente un bloqueo de seguridad en su informe crediticio en línea, por teléfono o por correo. Deberá proporcionar cierta información personal, tal como dirección, fecha de nacimiento y número de seguro social para solicitar un bloqueo de seguridad, y es posible que se le proporcione un número de identificación personal (PIN) único o contraseña, o ambos, que usted pueda usar para autorizar la eliminación o el levantamiento del bloqueo de seguridad. La información sobre cómo colocar un bloqueo de seguridad con las agencias de informes de crédito también se incluye en los siguientes enlaces:

https://www.equifax.com/personal/credit-report-services/

https://www.experian.com/freeze/center.html

https://www.transunion.com/credit-freeze

Las tarifas asociadas con la colocación, el levantamiento temporal o la eliminación permanente de un bloqueo de seguridad ya no se aplican a las agencias de informes de los consumidores en todo el país.

Colocación de una alerta de fraude

Para protegerse de un posible robo de identidad, usted tiene derecho a colocar una alerta de fraude inicial o extendida en su archivo de crédito sin costo alguno. Una alerta de fraude inicial es una alerta de un año que se coloca en el archivo de crédito de un consumidor. Al ver una alerta de fraude en el archivo de crédito de un consumidor, una compañía debe tomar medidas para verificar la identidad del consumidor antes de otorgar un nuevo crédito. Si usted es víctima de robo de identidad, tiene derecho a una alerta de fraude extendida, que es una alerta de fraude que dura siete años. Puede obtener información adicional de la FTC y de las agencias de informes de crédito mencionadas anteriormente sobre la colocación de una alerta de fraude o un bloqueo de seguridad en su informe crediticio.

MARYLAND RESIDENTS

Puede obtener información sobre cómo evitar el robo de identidad en:

Office of the State of Maryland Attorney General
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.marylandattorneygeneral.gov

NORTH CAROLINA RESIDENTS

Puede obtener información sobre cómo evitar el robo de identidad en:

North Carolina Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
919-716-6400
www.ncdoj.gov

NEW MEXICO RESIDENTS

La Ley de Informes de Crédito Justos (Fair Credit Reporting Act, FCRA) otorga ciertos derechos además del derecho a recibir una copia de su informe de crédito (incluida una copia gratuita cada 12 meses), incluido el derecho a solicitar una puntuación de crédito, platicar sobre información incompleta o inexacta, limitar las ofertas de crédito y seguro "preseleccionadas" y solicitar una indemnización por daños y perjuicios a los infractores. Si usted es víctima de robo de identidad, también tiene derecho a presentar una denuncia policial y obtener una copia de ella.

RHODE ISLAND RESIDENTS

El 16 de noviembre de 2020 descubrimos por primera vez un posible incidente de seguridad de datos. Según la investigación, la información personal de 113 residentes de Rhode Island estaba en los archivos potencialmente afectados. Puede obtener información sobre cómo evitar el robo de identidad en:

Office of the State of Rhode Island Attorney General
150 South Main Street
Providence, RI 02903
401-274-4400
www.riag.ri.gov

Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

March 4, 2021

G2845-L01-0000001 T00001 P001 *****AUTO**MIXED AADC 159
SAMPLE A. SAMPLE - L01
APT ABC
123 ANY ST
ANYTOWN, ST 12345-6789

NOTICE OF DATA BREACH

Re: **Important Security Notification**
Please read this letter.

Dear Sample A. Sample:

We are contacting you regarding a security incident that may have involved some of your personal information. We take the privacy and security of your personal information very seriously and for this reason want you to understand the steps we have taken to address this issue and additional steps you can take to protect yourself. This letter explains what happened and, as a precaution, offers you additional assistance in protecting against potential identity theft. As further described in this letter, we are offering you complimentary credit monitoring and identity theft restoration services.

What Happened

On November 16, 2020, we determined that our computer network was affected by a data security incident. We immediately began an investigation to assess the incident's scope and engaged a third-party cybersecurity firm to assist with that investigation. We preemptively shut down our systems to contain the incident and then undertook a secure, managed restoration. In addition, we promptly notified law enforcement and have been cooperating with their investigation of the incident.

What Information Was Involved

Based on the investigation, some of your personal information was in files that may have been accessed without authorization. Depending on the document(s), this information may have included your name and one or more of the following: [Extra1-social security number,] [Extra2-partial social security number,] [Extra3-date of birth,] [Extra4-individual tax ID number,] [Extra5-tax information,] [Extra6-government-issued ID number,] [Extra7-financial account number,] [Extra8-credit/debit card number,] [Extra9-password or login credentials,] [Extra10-digital signature,] [Extra11-mother's maiden name,] [Extra12-birth certificate,] [Extra13-biometric information,] [Extra14-medical / health insurance information].

What We Are Doing

We preemptively shut down our systems to contain the incident and then undertook a secure, managed restoration. We also engaged a third-party cybersecurity firm to assist with our review and notified law enforcement and continue to cooperate with them. We have taken steps to further strengthen and enhance the security of systems in our network, including updating administrative and technical safeguards.

What You Can Do

As a precaution, we are offering you a complimentary two-year membership of Experian's® IdentityWorks℠, which provides identity theft detection and assistance in resolving any identity theft that does occur. We strongly recommend you take advantage of this offer.

To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by May 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: **https://www.experianidworks.com/credit**
- 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 IdentityWrks online, please contact Experian's customer care team at **(833) 549-2138** by **May 31, 2021.** Be prepared to provide engagement number **DB25742** as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your two-year 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 files for indicators of fraud.
- **Identity Restoration:** Specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™**: 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 **(833) 549-2138**. 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 two years 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 also will find self-help tips and information about identity protection at this site.

More Information

Security, in all its forms, remains a top priority at Americold, and we will continue to take all appropriate steps to safeguard personal information and our systems. We sincerely apologize for any inconvenience or concern this incident may cause. If you have any questions regarding this incident, please call **(833) 549-2138** toll-free Monday through Friday from 9:00 a.m. – 11:00 p.m. (ET) or Saturday and Sunday from 11 a.m. – 8:00 p.m. (ET) (excluding major U.S. holidays).

Sincerely,
The Americold Team

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Reference Guide

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's (FTC) website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus (Equifax, Experian and TransUnion) provide free annual credit reports only through the website, toll-free number or request form.

You may also purchase a copy of your credit report by contacting any of the credit reporting agencies below:

Equifax	Experian	TransUnion
www.equifax.com	www.experian.com	www.transunion.com
(800) 685-1111	(888) 397-3742	(800) 916-8800

Upon receiving your credit report, review it carefully. Errors may be a warning sign of possible identity theft. Here are a few tips of what to look for:

- Look for accounts you did not open.
- Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case.
- Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

How to Enroll in Free Credit Monitoring and Identity Restoration Services with Experian IdentityWorks

We encourage you to contact Experian with any questions at **(833) 549-2138** Monday through Friday from 9:00 a.m. – 11:00 p.m. (ET) or Saturday and Sunday from 11 a.m. – 8:00 p.m. (ET) (excluding major U.S. holidays), and to enroll in free IdentityWorks services by going to **https://www.experianidworks.com/credit** and using the Enrollment Code provided above. Please note that the deadline to enroll is **May 31, 2021.**

We encourage you to take advantage of these protections and remain vigilant for incidents of fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidence of identity theft or fraud, promptly report the matter to your local law enforcement authorities (from whom you can obtain a police report), state Attorney General, and the Federal Trade Commission (FTC). You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission
Bureau of Consumer Protection
600 Pennsylvania Avenue NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
www.ftc.gov/idtheft

Placing a Security Freeze

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security freeze to take control over who gets access to the personal and financial information in your credit report 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.

You can place, temporarily lift, or permanently remove a security freeze on your credit report online, by phone, or by mail. You will need to provide certain personal information, such as address, date of birth, and Social Security number to request a security freeze and may be provided 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. Information on how to place a security freeze with the credit reporting agencies is also contained in the links below:

https://www.equifax.com/personal/credit-report-services/

https://www.experian.com/freeze/center.html

https://www.transunion.com/credit-freeze

Fees associated with placing, temporarily lifting, or permanently removing a security freeze no longer apply at nationwide consumer reporting agencies.

Placing a Fraud Alert

To protect yourself from possible identity theft, you have the right to place an initial or extended fraud alert on your 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 display on a consumer's credit file, 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, which is a fraud alert lasting seven years. You may obtain additional information from the FTC and the credit reporting agencies listed above about placing a fraud alert and/or security freeze on your credit report.

MARYLAND RESIDENTS

You may obtain information about avoiding identity theft at:

Office of the State of Maryland Attorney General
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.marylandattorneygeneral.gov

NORTH CAROLINA RESIDENTS

You may obtain information about avoiding identity theft at:

North Carolina Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
919-716-6400
www.ncdoj.gov

NEW MEXICO RESIDENTS

The Fair Credit Reporting Act provides certain rights in addition to the right to receive a copy of your credit report (including a free copy once every 12 months), including the right to ask for a credit score, dispute incomplete or inaccurate information, limit "prescreened" offers of credit and insurance, and seek damages from violators. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

RHODE ISLAND RESIDENTS

We first learned about a possible data security incident on November 16, 2020. Based on the investigation, personal information for 113 Rhode Island residents was in the potentially affected files. You may obtain information about avoiding identity theft at:

Office of the State of Rhode Island Attorney General
150 South Main Street
Providence, RI 02903
401-274-4400
www.riag.ri.gov

Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

4 de marzo de 2021

SAMPLE A. SAMPLE - L01
APT ABC
123 ANY ST
ANYTOWN, ST 12345-6789

AVISO DE FILTRACIÓN DE DATOS

Asunto: **Notificación importante de seguridad**
Lea esta carta.

Estimado/a Sample A. Sample:

Nos comunicamos con usted en relación con un incidente de seguridad que puede haber involucrado parte de su información personal. Tomamos muy en serio la privacidad y seguridad de su información personal y, por este motivo, queremos que comprenda las medidas que hemos tomado para abordar este problema y las medidas adicionales que puede tomar para protegerse. Esta carta explica lo que sucedió y, como precaución, le ofrece asistencia adicional para protegerse contra un posible robo de identidad. Como se describe con más detalle en esta carta, le ofrecemos servicios gratuitos de monitoreo de crédito y restauración de robo de identidad.

Qué sucedió

El 16 de noviembre de 2020, determinamos que nuestra red informática se vio afectada por un incidente de seguridad de datos. Inmediatamente iniciamos una investigación para evaluar el alcance del incidente y contratamos a una compañía de seguridad cibernética externa para que nos ayudara con esa investigación. De manera preventiva, apagamos nuestros sistemas para contener el incidente y luego realizamos una restauración segura y supervisada. Además, notificamos de inmediato a las fuerzas de seguridad y hemos estado cooperando con la investigación del incidente.

Qué información estuvo involucrada

Con base en la investigación, parte de su información personal estaba en archivos a los que se puede haber accedido sin autorización. Según los documentos, esta información puede haber incluido su nombre y uno o más de los siguientes: [Extra1-social security number,] [Extra2-partial social security number,] [Extra3-date of birth,] [Extra4-individual tax ID number,] [Extra5-tax information,] [Extra6-government-issued ID number,] [Extra7-financial account number,] [Extra8-credit/debit card number,] [Extra9-password or login credentials,] [Extra10-digital signature,] [Extra11-mother's maiden name,] [Extra12-birth certificate,] [Extra13-biometric information,] [Extra14-medical / health insurance information].

Qué estamos haciendo

De manera preventiva, apagamos nuestros sistemas para contener el incidente y luego realizamos una restauración segura y supervisada. También contratamos a una compañía de seguridad cibernética externa para que nos ayudara con nuestra evaluación y notificamos a las fuerzas de seguridad y continuamos cooperando con ellas. Hemos tomado medidas para fortalecer y mejorar aún más la seguridad de los sistemas en nuestra red, incluida la actualización de las medidas de seguridad administrativas y técnicas.

Qué puede hacer

Como precaución, le estamos ofreciendo una membresía gratuita por dos años de Experian's® IdentityWorks℠, que proporciona detección de robo de identidad y asistencia para resolver cualquier robo de identidad que ocurra. Le recomendamos encarecidamente que aproveche esta oferta.

Para activar su membresía y comenzar a monitorear su información personal, siga los siguientes pasos:

- Asegúrese de **inscribirse a más tardar el 31 de mayo de 2021** (su código no funcionará después de esta fecha).
- **Visite** el sitio web de Experian IdentityWorks para inscribirse: **https://www.experianidworks.com/credit**
- Proporcione su código **de activación**: **ABCDEFGHI**

Si tiene preguntas sobre el producto, necesita asistencia con la restauración de identidad o desea una alternativa a la inscripción en Experian IdentityWorks en línea, comuníquese con el equipo de atención al cliente de Experian al **(833) 549-2138** antes **del 31 de mayo de 2021.** Esté preparado para proporcionar el número de referencia **DB24480** como prueba de elegibilidad para obtener los servicios de restauración de identidad de Experian.

Detalles adicionales sobre la membresía de dos años de Experian IdentityWorks:

No se requiere una tarjeta de crédito para inscribirse en Experian IdentityWorks. Puede comunicarse con Experian **de inmediato** si tiene problemas de fraude y tener acceso a las siguientes funciones una vez que se inscriba en Experian IdentityWorks:

- **Informe crediticio de Experian al momento de la inscripción:** Vea qué información está asociada con su archivo de crédito. Los informes crediticios diarios están disponibles solo para miembros en línea.*
- **Monitoreo de crédito:** Supervisa activamente los archivos de Experian para detectar indicadores de fraude.
- **Restauración de identidad:** Los especialistas están disponibles de inmediato para ayudarle a abordar el fraude crediticio y no crediticio.
- **Experian IdentityWorks ExtendCARE™**: Recibe el mismo soporte de restauración de identidad de alto nivel incluso después de que su membresía de Experian IdentityWorks haya vencido.
- **Seguro contra robo de identidad de hasta 1 millón de dólares estadounidenses**:** Brinda cobertura para determinados costos y transferencias electrónicas de fondos no autorizadas.

Si cree que hubo un uso fraudulento de su información y desea analizar cómo puede resolver esos problemas, comuníquese con un agente de Experian al **(833) 549-2138**. Si, después de analizar su situación con un agente, se determina que se necesita soporte de restauración de identidad, entonces un agente de restauración de identidad de Experian estará disponible para trabajar con usted para investigar y resolver cada incidente de fraude ocurrido (lo que incluye, según corresponda, ayudarle a comunicarse con los otorgantes de crédito para disputar los cargos y cerrar cuentas, ayudarle a colocar un bloqueo en su archivo de crédito con las tres principales agencias de informes de crédito, y a ayudarle a comunicarse con agencias gubernamentales para asistir en la restauración de su identidad a su condición adecuada). Tenga en cuenta que este soporte de restauración de identidad está disponible para que lo utilice durante dos años a partir de la fecha de esta carta y no requiere ninguna acción de su parte en este momento. Los Términos y Condiciones de esta oferta se encuentran en www.experianidworks.com/restoration. También encontrará consejos de autoayuda e información sobre protección de identidad en este sitio.

Más información

La seguridad, en todas sus formas, sigue siendo una prioridad principal en Americold, y continuaremos tomando todas las medidas adecuadas para proteger la información personal y nuestros sistemas. Le ofrecemos nuestras más sinceras disculpas por cualquier inconveniente o inquietud que este incidente pueda ocasionarle. Si tiene alguna pregunta con respecto a este incidente, llame sin cargo al **(833) 549-2138** de lunes a viernes de 9:00 a.m. a 11:00 p.m. (hora del Este, ET) o sábados y domingos de 11 a.m. a 8:00 p.m. (ET) (excepto durante los principales feriados de los EE. UU.).

Atentamente,
El equipo de Americold

* Los miembros fuera de línea serán elegibles para llamar para obtener informes adicionales cada tres meses después de inscribirse.

** El seguro contra robo de identidad está suscrito y administrado por American Bankers Insurance Company of Florida, una compañía de Assurant. Consulte las pólizas reales para conocer los términos, las condiciones y las exclusiones de la cobertura. Es posible que la cobertura no esté disponible en todas las jurisdicciones.

Guía de referencia

Solicite su informe crediticio gratuito

Para solicitar su informe crediticio anual gratuito, visite www.annualcreditreport.com, llame sin cargo al (877) 322-8228, o complete el formulario de solicitud de informe crediticio anual en el sitio web de la Comisión Federal de Comercio (Federal Trade Commission, FTC) de los EE. UU. en www.ftc.gov y envíelo por correo a Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Las tres agencias de informes de crédito (Equifax, Experian y TransUnion) proporcionan informes crediticios anuales gratuitos solo a través del sitio web, el número de teléfono gratuito o el formulario de solicitud.

También puede comprar una copia de su informe crediticio comunicándose con cualquiera de las siguientes agencias de informes de crédito:

Equifax	Experian	TransUnion
www.equifax.com	www.experian.com	www.transunion.com
(800) 685-1111	(888) 397-3742	(800) 916-8800

Al recibir su informe crediticio, revíselo detenidamente. Los errores pueden ser una señal de advertencia de un posible robo de identidad. Estos son algunos consejos sobre lo que debe buscar:

- Busque cuentas que no haya abierto.
- Busque en la sección "consultas" los nombres de los acreedores a los que no haya solicitado crédito. Algunas compañías facturan bajo nombres que no sean los nombres comerciales o de sus tiendas; la agencia de informes de crédito podrá saber si este es el caso.
- Busque en la sección "información personal" cualquier inexactitud en la información (tal como dirección particular y número de seguro social).

Si ve algo que no entiende, llame a la agencia de informes de crédito al número de teléfono que figura en el informe. Los errores pueden ser una señal de advertencia de un posible robo de identidad. Debe notificar a las agencias de informes de crédito sobre cualquier imprecisión en su informe, ya sea debido a un error o fraude, lo antes posible para que la información pueda investigarse y, si se determina que es un error, corregirse. Si hay cuentas o cargos que usted no autorizó, notifique de inmediato a la agencia de informes de crédito correspondiente por teléfono y por escrito. La información que no se pueda explicar también debe informarse a la policía local o a la oficina del alguacil porque puede indicar actividad delictiva.

Cómo inscribirse en los servicios gratuitos de monitoreo de crédito y restauración de identidad con Experian IdentityWorks

Le recomendamos que se comunique con Experian si tiene alguna pregunta al **(833) 549-2138** de lunes a viernes de 9:00 a.m. a 11:00 p. m. (hora del Este, ET) o sábados y domingos de 11 a. m. a 8:00 p. m. (ET) (excepto durante los principales feriados de los EE. UU.) y para inscribirse en los servicios gratuitos de IdentityWorks, visite **https://www.experianidworks.com/credit** y utilice el código de inscripción proporcionado con anterioridad. Tenga en cuenta que la fecha límite para inscribirse es el **31 de mayo de 2021.**

Le recomendamos que aproveche estas protecciones y permanezca atento a incidentes de fraude y robo de identidad, lo que incluye revisar y monitorear regularmente sus informes crediticios y estados de cuenta.

Si detecta alguna transacción no autorizada en cualquiera de sus cuentas financieras, notifique de inmediato a la compañía de tarjeta de pago o institución financiera correspondiente. Si detecta algún incidente de robo de identidad o fraude, informe el asunto de inmediato a las fuerzas de seguridad locales (de quienes puede obtener un informe policial), al fiscal general del estado y a la Comisión Federal de Comercio (Federal Trade Commission, FTC). Puede comunicarse con la FTC para obtener más información sobre cómo protegerse de convertirse en víctima de robo de identidad utilizando la siguiente información de contacto:

Federal Trade Commission
Bureau of Consumer Protection
600 Pennsylvania Avenue NW
Washington, D. C. 20580
(877) IDTHEFT (438-4338)
www.ftc.gov/idtheft

Colocación de un bloqueo de seguridad

Tiene derecho a colocar un "bloqueo de seguridad" en su informe crediticio, que prohibirá que una agencia de informes de los consumidores divulgue información en su informe crediticio sin su autorización expresa. El bloqueo de seguridad está diseñado para evitar que el crédito, los préstamos y los servicios se aprueben en su nombre sin su consentimiento. Sin embargo, debe tener en cuenta que el uso de un bloqueo de seguridad para tomar el control sobre quién tiene acceso a la información personal y financiera en su informe crediticio puede retrasar, interferir o prohibir la aprobación oportuna de cualquier solicitud o petición posterior que usted realice con respecto a un nuevo préstamo, crédito, hipoteca o cualquier otra cuenta que involucre el otorgamiento de un crédito.

Puede colocar, levantar temporalmente o eliminar de manera permanente un bloqueo de seguridad en su informe crediticio en línea, por teléfono o por correo. Deberá proporcionar cierta información personal, tal como dirección, fecha de nacimiento y número de seguro social para solicitar un bloqueo de seguridad, y es posible que se le proporcione un número de identificación personal (PIN) único o contraseña, o ambos, que usted pueda usar para autorizar la eliminación o el levantamiento del bloqueo de seguridad. La información sobre cómo colocar un bloqueo de seguridad con las agencias de informes de crédito también se incluye en los siguientes enlaces:

https://www.equifax.com/personal/credit-report-services/

https://www.experian.com/freeze/center.html

https://www.transunion.com/credit-freeze

Las tarifas asociadas con la colocación, el levantamiento temporal o la eliminación permanente de un bloqueo de seguridad ya no se aplican a las agencias de informes de los consumidores en todo el país.

Colocación de una alerta de fraude

Para protegerse de un posible robo de identidad, usted tiene derecho a colocar una alerta de fraude inicial o extendida en su archivo de crédito sin costo alguno. Una alerta de fraude inicial es una alerta de un año que se coloca en el archivo de crédito de un consumidor. Al ver una alerta de fraude en el archivo de crédito de un consumidor, una compañía debe tomar medidas para verificar la identidad del consumidor antes de otorgar un nuevo crédito. Si usted es víctima de robo de identidad, tiene derecho a una alerta de fraude extendida, que es una alerta de fraude que dura siete años. Puede obtener información adicional de la FTC y de las agencias de informes de crédito mencionadas anteriormente sobre la colocación de una alerta de fraude o un bloqueo de seguridad en su informe crediticio.

MARYLAND RESIDENTS

Puede obtener información sobre cómo evitar el robo de identidad en:

Office of the State of Maryland Attorney General
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.marylandattorneygeneral.gov

NORTH CAROLINA RESIDENTS

Puede obtener información sobre cómo evitar el robo de identidad en:

North Carolina Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
919-716-6400
www.ncdoj.gov

NEW MEXICO RESIDENTS

La Ley de Informes de Crédito Justos (Fair Credit Reporting Act, FCRA) otorga ciertos derechos además del derecho a recibir una copia de su informe de crédito (incluida una copia gratuita cada 12 meses), incluido el derecho a solicitar una puntuación de crédito, platicar sobre información incompleta o inexacta, limitar las ofertas de crédito y seguro "preseleccionadas" y solicitar una indemnización por daños y perjuicios a los infractores. Si usted es víctima de robo de identidad, también tiene derecho a presentar una denuncia policial y obtener una copia de ella.

RHODE ISLAND RESIDENTS

El 16 de noviembre de 2020 descubrimos por primera vez un posible incidente de seguridad de datos. Según la investigación, la información personal de 113 residentes de Rhode Island estaba en los archivos potencialmente afectados. Puede obtener información sobre cómo evitar el robo de identidad en:

Office of the State of Rhode Island Attorney General
150 South Main Street
Providence, RI 02903
401-274-4400
www.riag.ri.gov