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HUNTER O. FERGUSON
D. 206.386.7514
hunter.ferguson@stoel.com

June 23, 2018

VIA EMAIL (SECURITYBREACH@ATG.WA.GOV)
VIA U.S. FIRST-CLASS MAIL

Office of the Attorney General of the State of Washington
Consumer Protection Division
800 5th Avenue, Suite 2000
Seattle, WA 98104

Re: Notice of Possible Data Breach Affecting the Terteling Company, Inc., Western States Equipment Company, Agri-Service, 36th Street Garden Center and Bistro, and Red Horse Mountain Ranch (prior affiliation)

To the Consumer Protection Division of the Washington Office of the Attorney General:

We represent the Terteling Company, Inc. and its affiliated businesses, Western States Equipment Company, Agri-Service, LLC, and the 36th Street Garden Center and Bistro (collectively, the "***Companies***") and write to report a possible data breach that the Companies recently experienced. The Terteling Company and 36th Street Garden Center are located in Boise, Idaho, Western States Equipment Company is located in Meridian, Idaho, and Agri-Service is located in Kimberly, Idaho. The possible data breach also potentially affected past employees of Red Horse Mountain Ranch, a prior affiliate of Terteling.

On May 1, 2018, employees of the Companies received a malicious phishing email from an employee's email account. Thinking that this email was legitimate, some employees clicked on the content in the email. The email was actually from an external hacker, who leveraged the email to possibly gain access to different users' business email accounts. After learning about the phishing email, the Companies' IT managers removed the email from the network and, over the next several days, investigated. On May 9, the IT managers determined that the phishing email might have been sent due to a business network intrusion by an external threat. The IT managers then contained the threat by restricting network access and requiring all users to reset their passwords on May 10, 2018.

Since then the Companies have investigated the incident further, and working with an outside forensic investigation team, learned that the hacker was likely based outside of the United States. Based on the investigation, it is not certain whether the hacker captured any particular employee or customer information, but there is the potential that the hacker was able to do so. Accordingly,

Washington Attorney General's Office

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the Companies are proceeding with caution and treating this incident as though the hacker had the ability to access employee payroll and health plan information for all of the Companies and past information for Red Horse Mountain Ranch, as well as certain Western States' customer information accessible during this time period.

The information potentially affected involves employee payroll and personal benefit data, including information pertaining to participation in the health plan sponsored by the Companies, including names, Social Security numbers, home addresses, birth dates, earnings amounts, health plan ID numbers, and, in some instances, driver's license numbers and business-issued credit cards. Additionally, some email communications regarding health plan participation, coverage, or claims (including information concerning diagnoses, medications, procedures, treatment dates, and payments sought and paid) were potentially exposed in this incident.

This incident also had the potential to involve Western States customer information, including customer names, addresses, telephone numbers, email addresses, credit card account numbers, credit card security codes, Social Security numbers, and driver's license numbers. Western States does not collect any other customer information, and no other type of personal information was potentially involved.

The total number of individuals potentially affected is approximately 4,650. The total number of people potentially affected with Washington addresses on file with the Companies is 941.

The Companies are in the process of providing notice of the incident to potentially affected individuals via U.S. Mail. Enclosed are generic samples of the notices expected to be mailed by June 23, 2018. As explained in these notice letters, the Companies are providing complimentary credit monitoring and identity theft detection and resolution services through Experian to their employees, former employees, members of the Companies' health plan, and customers of Western States. They have also enclosed general identity theft and protection information. The Companies have also notified local law enforcement and the FBI of this incident.

If your office has any questions, please let me know.

Very truly yours,



Hunter O. Ferguson

Enclosures



The Terteling Company, Inc.
 3858 Garden Center Way, Suite 300
 Boise, ID 83703

June 22, 2018

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



NOTICE OF DATA BREACH

Dear Sample A Sample:

We are writing to inform you of a data security incident that occurred May 1-9, 2018, involving companies associated with the Terteling Company family of businesses, including the Terteling Company, Western States Equipment Company (WSECO), Agri-Service, the 36th Street Garden Center and Bistro, and Red Horse Mountain Ranch. We deeply regret this incident and apologize for it. **Please carefully read this entire letter to understand what you can do to protect your information. This letter includes instructions on how to enroll in Experian identity monitoring. Do not hesitate to contact us or Experian with questions about this incident.**

What Happened. On May 1, some employees received a phishing email that appeared to be a legitimate message from another employee and clicked on content in the email. This email turned out to be from a hacker, who leveraged it to obtain unauthorized access to parts of our businesses’ computer network and files. After learning about this incident, IT managers investigated and contained it by removing the phishing email from the network, restricting network access, and requiring all users to reset their passwords on May 9.

What Information Was Involved. The information that may have been accessible through this incident involves payroll and personal benefit data, including information pertaining to participation in our businesses’ health plan. This data includes: first and last names, Social Security numbers, home addresses, birth dates, earnings amounts, and health plan ID numbers. Additionally, some email communications regarding health plan participation, coverage, or claims (including information concerning diagnoses, medications, procedures, treatment dates, and payments sought and paid) were potentially exposed in this incident.

What We Are Doing. We take privacy and security seriously and over the past few years have invested significant resources to improve our cybersecurity posture as our businesses expand. In addition to containing and investigating the incident, we are reviewing our privacy and security policies, controls, and procedures to reduce the risk of future incidents, and we plan to provide additional education and training for all employees. We have notified law enforcement officials of this incident and are cooperating with them.

Although we do not know that a hacker actually accessed the information listed above, we are proceeding with caution. Accordingly, we are providing this notice and identity theft and credit monitoring service through Experian. We strongly encourage you to register for this service and use it to protect your information and to call the dedicated telephone number we’ve established through Experian to receive calls and respond to

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questions about this incident: **855-726-7360**. Even if you do not register for this service, if you suspect fraudulent use of your information, you may call this number in the next year, reference the engagement number in this letter, and request Identity Restoration support. If you do suspect that you are the victim of identity theft, please notify your appropriate company point of contact listed below so we may assist you.

What You Can Do To Protect Your Information.

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

- Ensure that you **enroll by: September 30, 2018**. (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>.
- Provide your **activation code: ABCDEFGHI**.

If you have questions about the product, need assistance with identity restoration, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **855-726-7360** by **September 30, 2018**. Be prepared to provide **engagement number DB07409** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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

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

- ◆ **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- ◆ **Credit Monitoring:** Actively monitors Experian, Equifax, and Transunion files for indicators of fraud.
- ◆ **Internet Surveillance:** Technology searches the web, chat rooms, and bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- ◆ **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- ◆ **Experian IdentityWorks 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 **855-726-7360**. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

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

Other Important Information. Please carefully review the enclosed summary of additional steps you can take to protect your personal information, which includes recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file. It also includes the contact information for the three major credit reporting agencies and suggestions for obtaining and reviewing your credit report.

For More Information. For further information and assistance, please contact Experian at **855-726-7360**. Again, we strongly encourage you to register for Experian's services and follow the steps outlined in the enclosed papers. **If you experience any problems that you believe are related to this incident or suspect that you might be the victim of identity theft, please notify Experian immediately, and please also notify your appropriate company point of contact, so we may assist.**

Sincerely,



Tom Terteling
President and CEO, the Terteling Company

BUSINESS POINTS OF CONTACT

The Terteling Company
36th Street Garden Center and Bistro
Red Horse Mountain Ranch
Angela Robinson
VP, HR & Corp. Sec'y
The Terteling Co., Inc.
3858 Garden Center Way, Suite 300
Boise, ID 83703
O: 208-381-5204
arobinson@tertco.com

Western States Equipment Co.
Deni Hoehne
VP, HR & Safety
400 E. Overland Rd.
Meridian, ID 83462
O: 208-884-2361
Deni.hoehne@wseco.com

Agri-Service
Rachel Richins
VP Human Resources
300 Agri-Service Way
Kimberly, ID 83341
O: 208-734-8866
rachelrichins@agri-service.com

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

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. 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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IDENTITY THEFT PREVENTION and PROTECTION

Monitor Your Accounts and Credit Reports, and Notify Police and the FTC of Suspicious Activity:

When you receive account statements, credit reports, and monitoring alerts, review them carefully for unauthorized activity. For example, look for accounts you did not open, unauthorized purchases, inquiries from creditors that you did not initiate, and personal information that you do not recognize, such as a home address or Social Security number. If you have concerns, call your bank, the account provider, or the credit reporting agency at the telephone number on the statement or report. If possible, place a security verification word on your accounts.

If you suspect any fraudulent activity or identity theft, promptly report it to local law enforcement authorities, your state attorney general, and/or the Federal Trade Commission. To file a complaint with the FTC, go to <https://www.consumer.ftc.gov/features/feature-0014-identity-theft> or call 1-877-ID-THEFT (877-438-4338). Request copies of any police or investigation reports created, as you might need to provide this information to credit reporting agencies or to supposed creditors to clear up your records.

Obtain Free Credit Reports: Even if you do not find any signs of fraud on your reports, you should check your credit report regularly. There are three main credit reporting agencies: Equifax, Experian, and TransUnion. Their contact information, along with contact information for the FTC and some state agencies, are on the reverse side. Each credit reporting agency must provide you annually with a free credit report, at your request made to a single, centralized source for the reports, AnnualCreditReport.com. You are not required to order all three reports at the same time; instead, you may rotate your requests so that you can review your credit report on a regular basis. In addition, many states have laws that require the credit reporting agencies to provide you with a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account.

Free Services by Credit Reporting Agencies: Each credit reporting agency offers additional free services to help you protect your credit. TransUnion at www.transunion.com permits you to sign up for TrueIdentity which is a service that allows you to examine your TransUnion credit file and place a "credit lock" which prevents others from opening up credit in your name. Experian at www.experian.com provides you with a free credit report every month when you select "Start with your free Experian Credit Report." Equifax at www.equifax.com permits you to sign up for "Lock & Alert" which also allows you to place a credit lock.

Fraud Alert: You may ask the credit reporting agencies to place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three credit reporting agencies. As soon as that agency processes your fraud alert, it is supposed to notify the other two, which then also must place fraud alerts in your file. An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a credit reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency.

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Security Freeze: You also have the right to place a security freeze on your credit report at any of the three main credit reporting agencies. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request. If you choose to send a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail, the following information must be included when requesting a security freeze: (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the agency. The main three credit reporting agencies provide details about their security freeze services and state requirements at the following links:

- Experian: <http://www.experian.com/blogs/ask-experian/credit-education/preventing-fraud/security-freeze/>
- Equifax: https://help.equifax.com/app/answers/detail/a_id/159 & https://help.equifax.com/app/answers/detail/a_id/75/~security-freeze-fees-and-requirements
- TransUnion: <https://www.transunion.com/credit-freeze/place-credit-freeze>

Internal Revenue Service: Tax-related identity theft is when someone uses your Social Security number to file a false tax return claiming a fraudulent refund. If you received IRS correspondence indicating you may be a victim of tax-related identity theft or your e-file tax return was rejected as a duplicate, take the following steps with the IRS:

- Submit an IRS Form 14039, Identity Theft Affidavit
- Continue to file your tax return, even if you must do so by paper, and attach the Form 14039
- Watch for any follow-up correspondence from the IRS and respond quickly.

The fillable IRS Form 14039 is available at [IRS.gov](https://www.irs.gov). Follow the instructions exactly. You can fax or mail it or submit it with your paper tax return if you have been prevented from filing because someone else has already filed a return using your SSN. You only need to file it once. Do not respond to threats made over the phone or via email that the IRS will take action against you. The IRS will communicate with you in writing.

Financial Accounts, Oral Passwords and 2FA: If financial accounts are affected, contact the institution and ask them about steps you may take to further protect your account. Financial institutions will often permit you to place an oral password on your account or enable two factor authentication to your online account.

Contact Information for the FTC, Credit Reporting Agencies, and State Consumer Protection Agencies: If you suspect fraudulent activity on any of your financial accounts (savings, checking, credit card) or identity theft, you are encouraged to report your concerns to your financial institutions and the relevant agencies below.

Federal Trade Commission

Consumer Response Center
 600 Pennsylvania Avenue, NW
 Washington, DC 20580
 1-877-IDTHEFT (438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft/

AnnualCreditReport.com

Annual Credit Report Request Service
 P.O. Box 105281
 Atlanta, GA 30348-5281
www.annualcreditreport.com

Equifax

P.O. Box 740241
 Atlanta, GA 30374
 1-800-685-1111
www.equifax.com

Experian

P.O. Box 2104
 Allen, TX 75013
 1-888-397-3742
www.experian.com

TransUnion

P.O. Box 2000
 Chester, PA 19022
 1-800-888-4213
www.transunion.com

California

Attorney General's Office
 California Dep't of Justice
 Attn: Public Inquiry Unit
 P.O. Box 944255
 Sacramento, CA 94244-2550
 800-952-5225
<https://oag.ca.gov/idtheft>
www.privacy.ca.gov

Florida

Consumer Protection Division
 Office of the Attorney General
 The Capitol
 Tallahassee, FL 32399-1050
 866-966-7266
<http://myfloridalegal.com/identitytheft>

Georgia

Georgia Department of Law
 Consumer Protection Unit
 2 Martin Luther King Jr. Dr., Ste 356
 Atlanta, Georgia 30334-9077
 404-651-8600 or -800-869-1123
<http://ocp.ga.gov/>

Idaho

Office of the Attorney General
 Consumer Protection Division
 954 W. Jefferson, 2nd Floor
 Boise, ID 83720
 208-334-2424 or 800-432-3545
<http://www.ag.idaho.gov/consumerProtection/consumerIndex.html>

Montana

Attorney General Office of Consumer
 Protection:
 555 Fuller Avenue, Helena, MT
 59601-3394
 800-481-6896 or 406-444-4500
<https://dojmt.gov/consumer/>

Oregon

Oregon Department of Justice
 1162 Court Street NE
 Salem, OR 97301-4096
 877-877-9392
www.doj.state.or.us/

Utah

Utah Division of Consumer Protection
 160 East 300 South, 2nd Floor
 Salt Lake City, UT 84111
 800-530-6601 or 800-721-7233
<https://consumerprotection.utah.gov/>

Washington

Attorney General's Office
 Consumer Resource Center
 800 Fifth Avenue, Suite 2000
 Seattle, WA 98104
 800-551-4636
<http://www.atg.wa.gov/guardit.aspx>

Wisconsin

Office of the Attorney General
 PO Box 7857
 Madison, WI 53707-7857
 608-266-1221
<https://www.doj.state.wi.us/dls/consumer-protection/consumer-protection>

Wyoming

Wyoming Attorney General's
 Office-Consumer Protection Unit
 2320 Capitol Avenue, Cheyenne, WY
 82002
 307-777-8962 or 800-438-5799
<http://ag.wyo.gov/cpu>

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The Terteling Company, Inc.
 3858 Garden Center Way, Suite 300
 Boise, ID 83703

June 22, 2018

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SAMPLE A SAMPLE - W/Minors

APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

Dear Sample A Sample,

And to the Parent/Guardian of MinorName1, MinorName2, MinorName3, MinorName4, MinorName5, MinorName6, MinorName7, MinorName8, MinorName9, and MinorName10:

We are writing to inform you of a data security incident that occurred May 1-9, 2018, involving companies associated with the Terteling Company family of businesses, including the Terteling Company, Western States Equipment Company (WSECO), Agri-Service, the 36th Street Garden Center and Bistro, and Red Horse Mountain Ranch. We are providing notice to you about both the potential effects of this incident on your information and the potential effects on the information of minor children in your household who are beneficiaries of our businesses' health plan. We deeply regret this incident and apologize for it. **Please carefully read this entire letter to understand what you can do to protect your information and your minor children's information. This letter includes instructions on how to enroll in Experian identity monitoring services for both you and your minor children. Do not hesitate to contact us or Experian with questions about this incident or enrollment.**

What Happened. On May 1, some employees received a phishing email that appeared to be a legitimate message from another employee and clicked on content in the email. This email turned out to be from a hacker, who leveraged it to obtain unauthorized access to parts of our businesses' computer network and files. After learning about this incident, IT managers investigated and contained it by removing the phishing email from the network, restricting network access, and requiring all users to reset their passwords on May 9.

What Information Was Involved. The information that may have been accessible through this incident involves payroll and personal benefit data, including information pertaining to participation in our businesses' health plan. This data includes: first and last names, Social Security numbers, home addresses, birth dates, earnings amounts, and health plan ID numbers. Additionally, some email communications regarding health plan participation, coverage, or claims (including information concerning diagnoses, medications, procedures, treatment dates, and payments sought and paid) were potentially exposed in this incident.

What We Are Doing. We take privacy and security seriously and over the past few years have invested significant resources to improve our cybersecurity posture as our businesses expand. In addition to containing and investigating the incident, we are reviewing our privacy and security policies, controls, and procedures to reduce the risk of future incidents, and we plan to provide additional education and training for all employees. We have notified law enforcement officials of this incident and are cooperating with them.

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Although we do not know that a hacker actually accessed the information listed above, we are proceeding with caution. Accordingly, we are providing this notice and identity theft and credit monitoring service through Experian. We strongly encourage you to register for this service and use it to protect your information and to call the dedicated telephone number we've established through Experian to receive calls and respond to questions about this incident: **855-726-7360**. Even if you do not register for this service, if you suspect fraudulent use of your information, you may call this number in the next year, reference the engagement number in this letter, and request Identity Restoration support. If you do suspect that you are the victim of identity theft, please notify your appropriate company point of contact listed below so we may assist you.

What You Can Do To Protect Your Information And Your Minor Children's Information.

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

- Ensure that you **enroll by: September 30, 2018**. (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>.
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **855-726-7360** by **September 30, 2018**. Be prepared to provide engagement number **DB07409** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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

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

- ◆ **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- ◆ **Credit Monitoring:** Actively monitors Experian, Equifax, and Transunion files for indicators of fraud.
- ◆ **Internet Surveillance:** Technology searches the web, chat rooms, and bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- ◆ **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- ◆ **Experian IdentityWorks 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.

For your minor children, to help protect your minor children's identities, we are offering a complimentary one-year membership of Experian's® IdentityWorksSM for them. This product provides superior identity detection and resolution of identity theft that is tailored to meet requirements for children under 18 years of age. To activate this membership and start monitoring your minor children's personal information please follow the steps below:

- Ensure that you **enroll by: September 30, 2018.** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/minorplus>.
- Provide your minor's **activation code: MINORCODE.**
- Provide your minor's information when prompted.

If you have questions about the product, need assistance with identity restoration for your minor or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **855-726-7360** by **September 30, 2018.** Be prepared to provide engagement number **DB07410** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING THE 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP FOR YOUR MINOR CHILDREN:

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

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

- ◆ **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases, and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- ◆ **Internet Surveillance:** Technology searches the web, chat rooms, and bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- ◆ **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- ◆ **Experian IdentityWorks ExtendCARE™:** Receive the same high-level of Identity Restoration support even after the Experian IdentityWorks membership has expired.
- ◆ **Up to \$1 Million Identity Theft Insurance*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

For both you individually and your minor children, if you believe there was fraudulent use of your information or your minor children's information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **855-726-7360.** If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

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

Other Important Information. Please carefully review the enclosed summary of additional steps you can take to protect your personal information, which includes recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file. It also includes the contact information for the three major credit reporting agencies and suggestions for obtaining and reviewing your credit report.

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For More Information. For further information and assistance, please contact Experian at **855-726-7360**. Again, we strongly encourage you to register for Experian’s services and follow the steps outlined in the enclosed papers. **If you experience any problems that you believe are related to this incident or suspect that you might be the victim of identity theft, please notify Experian immediately, and please also notify your appropriate company point of contact, so we may assist.**

Sincerely,



Tom Terteling
President and CEO, the Terteling Company

BUSINESS POINTS OF CONTACT

The Terteling Company
36th Street Garden Center and Bistro
Red Horse Mountain Ranch
Angela Robinson
VP, HR & Corp. Sec’y
The Terteling Co., Inc.
3858 Garden Center Way, Suite 300
Boise, ID 83703
O: 208-381-5204
arobinson@tertco.com

Western States Equipment Co.
Deni Hoehne
VP, HR & Safety
400 E. Overland Rd.
Meridian, ID 83462
O: 208-884-2361
Deni.hoehne@wseco.com

Agri-Service
Rachel Richins
VP Human Resources
300 Agri-Service Way
Kimberly, ID 83341
O: 208-734-8866
rachelrichins@agri-service.com

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

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

IDENTITY THEFT PREVENTION and PROTECTION

Monitor Your Accounts and Credit Reports, and Notify Police and the FTC of Suspicious Activity:

When you receive account statements, credit reports, and monitoring alerts, review them carefully for unauthorized activity. For example, look for accounts you did not open, unauthorized purchases, inquiries from creditors that you did not initiate, and personal information that you do not recognize, such as a home address or Social Security number. If you have concerns, call your bank, the account provider, or the credit reporting agency at the telephone number on the statement or report. If possible, place a security verification word on your accounts.

If you suspect any fraudulent activity or identity theft, promptly report it to local law enforcement authorities, your state attorney general, and/or the Federal Trade Commission. To file a complaint with the FTC, go to <https://www.consumer.ftc.gov/features/feature-0014-identity-theft> or call 1-877-ID-THEFT (877-438-4338). Request copies of any police or investigation reports created, as you might need to provide this information to credit reporting agencies or to supposed creditors to clear up your records.

Obtain Free Credit Reports: Even if you do not find any signs of fraud on your reports, you should check your credit report regularly. There are three main credit reporting agencies: Equifax, Experian, and TransUnion. Their contact information, along with contact information for the FTC and some state agencies, are on the reverse side. Each credit reporting agency must provide you annually with a free credit report, at your request made to a single, centralized source for the reports, AnnualCreditReport.com. You are not required to order all three reports at the same time; instead, you may rotate your requests so that you can review your credit report on a regular basis. In addition, many states have laws that require the credit reporting agencies to provide you with a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account.

Free Services by Credit Reporting Agencies: Each credit reporting agency offers additional free services to help you protect your credit. TransUnion at www.transunion.com permits you to sign up for TrueIdentity which is a service that allows you to examine your TransUnion credit file and place a "credit lock" which prevents others from opening up credit in your name. Experian at www.experian.com provides you with a free credit report every month when you select "Start with your free Experian Credit Report." Equifax at www.equifax.com permits you to sign up for "Lock & Alert" which also allows you to place a credit lock.

Fraud Alert: You may ask the credit reporting agencies to place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three credit reporting agencies. As soon as that agency processes your fraud alert, it is supposed to notify the other two, which then also must place fraud alerts in your file. An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a credit reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency.

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Security Freeze: You also have the right to place a security freeze on your credit report at any of the three main credit reporting agencies. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request. If you choose to send a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail, the following information must be included when requesting a security freeze: (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the agency. The main three credit reporting agencies provide details about their security freeze services and state requirements at the following links:

- Experian: <http://www.experian.com/blogs/ask-experian/credit-education/preventing-fraud/security-freeze/>
- Equifax: https://help.equifax.com/app/answers/detail/a_id/159 & https://help.equifax.com/app/answers/detail/a_id/75/~security-freeze-fees-and-requirements
- TransUnion: <https://www.transunion.com/credit-freeze/place-credit-freeze>

Internal Revenue Service: Tax-related identity theft is when someone uses your Social Security number to file a false tax return claiming a fraudulent refund. If you received IRS correspondence indicating you may be a victim of tax-related identity theft or your e-file tax return was rejected as a duplicate, take the following steps with the IRS:

- Submit an IRS Form 14039, Identity Theft Affidavit
- Continue to file your tax return, even if you must do so by paper, and attach the Form 14039
- Watch for any follow-up correspondence from the IRS and respond quickly.

The fillable IRS Form 14039 is available at IRS.gov. Follow the instructions exactly. You can fax or mail it or submit it with your paper tax return if you have been prevented from filing because someone else has already filed a return using your SSN. You only need to file it once. Do not respond to threats made over the phone or via email that the IRS will take action against you. The IRS will communicate with you in writing.

Financial Accounts, Oral Passwords and 2FA: If financial accounts are affected, contact the institution and ask them about steps you may take to further protect your account. Financial institutions will often permit you to place an oral password on your account or enable two factor authentication to your online account.

Contact Information for the FTC, Credit Reporting Agencies, and State Consumer Protection Agencies: If you suspect fraudulent activity on any of your financial accounts (savings, checking, credit card) or identity theft, you are encouraged to report your concerns to your financial institutions and the relevant agencies below.

Federal Trade Commission

Consumer Response Center
 600 Pennsylvania Avenue, NW
 Washington, DC 20580
 1-877-IDTHEFT (438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft/

AnnualCreditReport.com

Annual Credit Report Request Service
 P.O. Box 105281
 Atlanta, GA 30348-5281
www.annualcreditreport.com

Equifax

P.O. Box 740241
 Atlanta, GA 30374
 1-800-685-1111
www.equifax.com

Experian

P.O. Box 2104
 Allen, TX 75013
 1-888-397-3742
www.experian.com

TransUnion

P.O. Box 2000
 Chester, PA 19022
 1-800-888-4213
www.transunion.com

California

Attorney General's Office
 California Dep't of Justice
 Attn: Public Inquiry Unit
 P.O. Box 944255
 Sacramento, CA 94244-2550
 800-952-5225
<https://oag.ca.gov/idtheft>
www.privacy.ca.gov

Florida

Consumer Protection Division
 Office of the Attorney General
 The Capitol
 Tallahassee, FL 32399-1050
 866-966-7266
<http://myfloridalegal.com/identitytheft>

Georgia

Georgia Department of Law
 Consumer Protection Unit
 2 Martin Luther King Jr. Dr., Ste 356
 Atlanta, Georgia 30334-9077
 404-651-8600 or -800-869-1123
<http://ocp.ga.gov/>

Idaho

Office of the Attorney General
 Consumer Protection Division
 954 W. Jefferson, 2nd Floor
 Boise, ID 83720
 208-334-2424 or 800-432-3545
<http://www.ag.idaho.gov/consumerProtection/consumerIndex.html>

Montana

Attorney General Office of Consumer
 Protection:
 555 Fuller Avenue, Helena, MT
 59601-3394
 800-481-6896 or 406-444-4500
<https://dojmt.gov/consumer/>

Oregon

Oregon Department of Justice
 1162 Court Street NE
 Salem, OR 97301-4096
 877-877-9392
www.doj.state.or.us/

Utah

Utah Division of Consumer Protection
 160 East 300 South, 2nd Floor
 Salt Lake City, UT 84111
 800-530-6601 or 800-721-7233
<https://consumerprotection.utah.gov/>

Washington

Attorney General's Office
 Consumer Resource Center
 800 Fifth Avenue, Suite 2000
 Seattle, WA 98104
 800-551-4636
<http://www.atg.wa.gov/guardit.aspx>

Wisconsin

Office of the Attorney General
 PO Box 7857
 Madison, WI 53707-7857
 608-266-1221
<https://www.doj.state.wi.us/dls/consumer-protection/consumer-protection>

Wyoming

Wyoming Attorney General's
 Office-Consumer Protection Unit
 2320 Capitol Avenue, Cheyenne, WY
 82002
 307-777-8962 or 800-438-5799
<http://ag.wyo.gov/cpu>

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