

## **Appendix**

Clipper concluded an investigation of an incident involving unauthorized access to its computer network. Upon identifying the incident, Clipper took steps to secure its network and commenced an investigation. A cybersecurity firm that has assisted other companies in addressing similar situations was engaged to assist. The investigation determined that an unauthorized actor accessed the network on December 8, 2025 and obtained certain files. Clipper reviewed the files involved, and on January 6, 2026 identified one or more files containing the name and Social Security number of one Nebraska resident.

On February 18, 2026, Clipper mailed a notification letter via U.S. First-Class mail to the Nebraska resident. A copy of the notification is enclosed. Clipper is offering one year of complimentary credit monitoring and identity theft protection services to the notified individual. Clipper has also established a toll-free call center to answer any questions the notified individual may have.

To help prevent a similar incident from occurring in the future, Clipper has taken steps to enhance its existing security measures.



Secure Processing Center  
25 Route 111, P.O. Box 1048  
Smithtown, NY 11787

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

\*\*\*Postal IMB Barcode

<<Date>>

Dear <<Full Name>>:

Clipper Petroleum recognizes the importance of protecting information. We are writing to inform you of an incident involving some of your information. This notice explains the incident, the measures we have taken, and some additional steps you may consider taking.

We concluded an investigation of an incident involving unauthorized access to our computer network. Upon identifying the incident, we took steps to secure our network and commenced an investigation. A cybersecurity firm that has assisted other companies in addressing similar situations was engaged to assist. The investigation determined that an unauthorized actor accessed the network and obtained certain files. We reviewed the files involved, and identified one or more files containing your name and Social Security Number.

We arranged for you to receive a complimentary <<CM Duration>> month membership of credit monitoring and identity theft protection services through Epiq. These services are completely free to you and enrolling will not hurt your credit score. For more information on additional steps you can take, and instructions on how to activate your complimentary membership, please see the pages that follow this letter.

To help prevent something like this from happening again, we have taken steps to enhance our existing security measures. If you have any questions, please call us at 855-815-4009, Monday through Friday, between 9:00 a.m. and 9:00 p.m., Eastern Time.

Sincerely,

Clipper Petroleum



<<Full Name>>

Activation Code: <<ACTIVATION CODE>>

Enrollment Deadline: <<ENROLLMENT DEADLINE>>

Coverage Length: <<CM Duration>> Months

**Epiq - Privacy Solutions ID**  
1B Credit Monitoring - Plus

**How To Enroll:**

- 1) Visit [www.privacysolutionsid.com](http://www.privacysolutionsid.com) and click "Activate Account"
- 2) Enter the following activation code, <<Activation Code>> and complete the enrollment form
- 3) Complete the identity verification process
- 4) You will receive a separate email from [noreply@privacysolutions.com](mailto:noreply@privacysolutions.com) confirming your account has been set up successfully and will include an Access Your Account link in the body of the email that will direct you to the log-in page
- 5) Enter your log-in credentials
- 6) You will be directed to your dashboard and activation is complete!

**Product Features:**

**1-Bureau Credit Monitoring with Alerts**

Monitors your credit file(s) for key changes, with alerts such as credit inquiries, new accounts, and public records.

**VantageScore® 3.0 Credit Score and Report<sup>1</sup>**

1-Bureau VantageScore® 3.0 (annual) and 1-Bureau Credit Report.

**SSN Monitoring (High Risk Transaction Monitoring, Real-Time Authentication Alerts, Real-Time Inquiry Alerts)**

Detect and prevent common identity theft events outside of what is on your credit report. Real-time monitoring of SSNs across situations like loan applications, employment and healthcare records, tax filings, online document signings and payment platforms, with alerts.

**Dark Web Monitoring**

Scans millions of servers, online chat rooms, message boards, and websites across all sides of the web to detect fraudulent use of your personal information, with alerts.

**Change of Address Monitoring**

Monitors the National Change of Address (NCOA) database and the U.S. Postal Service records to catch unauthorized changes to users' current or past addresses.

**Credit Protection**

3-Bureau credit security freeze assistance with blocking access to the credit file for the purposes of extending credit (with certain exceptions).

**Personal Info Protection**

Helps users find their exposed personal information on the surface web—specifically on people search sites and data brokers – so that the user can opt out/remove it. Helps protect members from ID theft, robo calls, stalkers, and other privacy risks.

**Identity Restoration & Lost Wallet Assistance**

Dedicated ID restoration specialists who assist with ID theft recovery and assist with canceling and reissuing credit and ID cards.

**Up to \$1M Identity Theft Insurance<sup>2</sup>**

Provides up to \$1,000,000 (\$0 deductible) Identity Theft Event Expense Reimbursement Insurance on a discovery basis. This insurance aids in the recovery of a stolen identity by helping to cover expenses normally associated with identity theft.

**Unauthorized Electronic Funds Transfer- UEFT<sup>2</sup>**

Provides up to \$1,000,000 (\$0 deductible) Unauthorized Electronic Funds Transfer Reimbursement. This aids in the recovery of stolen funds resulting from fraudulent activity (occurrence based).

If you need assistance with the enrollment process or have questions regarding Epiq – Privacy Solutions ID 1B Credit Monitoring - Plus, please call directly at **866.675.2006**, Monday-Friday 9:00 a.m. to 5:30 p.m., ET.

<sup>1</sup> The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore® credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

<sup>2</sup> Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. or American Bankers Insurance Company of Florida, an Assurant company. 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.

## ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- Equifax, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-888-378-4329
- Experian, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742
- TransUnion, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-833-799-5355

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.identitytheft.gov](http://www.identitytheft.gov)

### Fraud Alerts and Credit or Security Freezes:

**Fraud Alerts:** There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

**Credit or Security Freezes:** You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com)
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Clipper Petroleum is located at 5317 T L Bower Way, Flowery Branch, Georgia 30542, and can be reached via telephone at 770-965-7240.

*Maryland residents:* You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, [www.marylandattorneygeneral.gov/](http://www.marylandattorneygeneral.gov/)

*North Carolina residents:* You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, [www.ncdoj.gov](http://www.ncdoj.gov)

*New York residents:* You may contact and obtain information from these state agencies: New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>