October 13, 2023

On June 20, 2023, the Belt Railway Company of Chicago (the "BRC") became aware of an attempted ransomware event. Upon discovery, BRC immediately took action to contain the event by taking a number of systems and networks offline and engaged third-party cyber experts to determine the nature and scope of the incident. BRC notified law enforcement. In an effort to protect the network, BRC also enhanced its monitoring and reset passwords throughout the organization.

BRC's in-depth investigation determined that an unauthorized user gained access to, and may have taken information from, certain systems. With the assistance of cybersecurity experts and out of an abundance of caution, BRC worked diligently to recover and restore impacted systems so it could analyze the data potentially accessed and taken by the unauthorized user. On September 12, 2023, after a comprehensive review of the data involved, the investigation revealed that a limited amount of personal information related to certain individuals was contained in the affected data set.

The information involved varies by individual but generally includes the following types of personal information: name; address; date of birth; social security number; driver's license number; passport number; and financial account information and/or payment card number combined with an access or security code. BRC is unaware of any attempted or actual misuse of this information.

Please know that protecting personal information is something we take very seriously. In response to this incident, BRC conducted a diligent investigation to confirm the nature and scope of this incident and took steps to reduce the likelihood of a similar incident from occurring in the future. We continue to make additional improvements that strengthen our cybersecurity protections. On October 12, 2023, BRC mailed written notification to affected individuals, offering a complimentary 24-month subscription for credit monitoring services through Equifax Complete Premier.

We encourage individuals to remain vigilant by reviewing account statements and monitoring free credit reports. Individuals should also be on guard for schemes where malicious actors may pretend to represent BRC or reference this incident. Individuals may also check their credit reports periodically to help spot problems and address them quickly. Individuals can order free copies of their annual reports through www.annualcreditreport.com.

Individuals may also place a fraud alert on their credit file free of charge. A fraud alert tells creditors to contact the individual before they open any new accounts or change an existing account. Individuals can call any one of the three major credit bureaus at the contact information below or place fraud alerts online at the websites below. As soon as one credit bureau confirms their fraud alert, the others are notified to place fraud alerts.

	Experian	Equifax	TransUnion
Phone	1-888-397-3742.	1-800-525-6285 or 1-888-766-0008	1-800-680-7289
Address	Experian Fraud Division P.O. Box 9554 Allen, TX 75013	Equifax Consumer Fraud Division PO Box 740256 Atlanta, GA 30374	TransUnion LLC P.O. Box 2000 Chester, PA 19016
Online Credit Report Fraud Alert Form	https://www.experian.com/fra ud/center.html	https://www.equifax.com/perso nal/credit-report-services/	https://fraud.transunion.co m/fa/fraudAlert/landingPa ge.jsp

FTC: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.

If you have any questions, please call (888) 988-0546, toll-free, Monday through Friday from 9:00 am – 9:00 pm EST. We sincerely regret any inconvenience this incident may cause.

Sincerely,

Percy E Fields III
President & General Manager
The Belt Railway Company of Chicago