

Wings USA Mgt./ ECM Inc.
3320 Mid America Dr.
Council Bluffs, IA 51501

Sam A Sample
123 Main St
New York, NY 12345-6789

June 26, 2020

Dear Sam A Sample,

Wings USA Mgt./ ECM Inc. (Wings) is writing to inform you of an incident that could affect the security of your payment card information. While we are unaware of any actual or attempted misuse of your information, we take this incident very seriously and we are providing you with information about the incident, our response to it, and resources available to you to help protect your information, should you feel it appropriate to do so.

What Happened? Wings is the independent owner and operator of Quaker Steak & Lube®, Council Bluffs, Iowa (restaurant). Wings utilizes a point of sale system at its restaurant that is managed by Midwest POS Solutions, Inc. (Midwest POS). Wings was alerted to unusual activity relating to payment cards that may have been used at this restaurant and immediately began working with a third-party forensic investigator to investigate the report.

Through this investigation, it was discovered that payment card information may have been accessed as a result of the installation of malicious software on the point of sale system utilized at this restaurant. It was further determined that Midwest POS credentials were used to remotely access the point of sale system at this location, which allowed an unauthorized actor to deploy the malicious software into the point of sale system.

What Information May Have Been Involved? The investigation determined that payment card information such as name, card number, expiration date, and/or CVV (magnetic stripe Track data) that were used at the restaurant between July 3, 2019 and July 31, 2019 may have been involved in this incident.

What Wings is Doing. Wings worked with a third-party forensic investigative firm to conduct an investigation into this incident and to assist in remediation efforts. Wings deployed tools to contain, disable, and remove any malware that may have been installed on its restaurant systems and enhanced existing security measures to reduce the likelihood of future incidents.

This incident was also reported to Visa, MasterCard, Discover, and American Express and to law enforcement.

What You Can Do. It is always a good idea to remain vigilant against identity theft by reviewing your financial account statements regularly and monitoring your credit reports for suspicious activity. You should immediately report any unauthorized charges to your card issuer. The phone number to call is usually on the back of the credit or debit card. You may also review the enclosed "Steps You May Take to Protect Your Information."

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line, toll free, at 1-855-917-9561 between 9am and 9pm Monday through Friday excluding major U.S. holidays.

Sincerely,

Chris Morris

Chris Morris

Steps You May Take to Protect Your Information

Monitor Accounts

It is always advisable to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the 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. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/freeze/center.html

TransUnion

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872

www.transunion.com/credit-freeze

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111

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

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-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. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

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Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008

[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

Wings USA Mgt./ ECM Inc. Provides Notice of a Payment Card Security Event

Council Bluffs, Iowa, June 29, 2020 – Wings USA Mgt./ ECM Inc., the independent owner and operator of Quaker Steak & Lube®, Council Bluffs, Iowa (“restaurant”), provides notice of an event that may affect the security of payment card information used by certain customers at this restaurant between July 3, 2019 and July 31, 2019.

What Happened? Wings USA Mgt./ ECM Inc. utilizes a point of sale system at its restaurant that is managed by Midwest POS Solutions, Inc. (“Midwest POS”). Wings USA Mgt./ ECM Inc. was alerted to unusual activity relating to payment cards that may have been used at this restaurant and immediately began working with a third-party forensic investigator to investigate the report.

Through this investigation, it was discovered that payment card information may have been accessed as a result of the installation of malicious software on the point of sale system utilized at this restaurant. It was further determined that Midwest POS credentials were used to remotely access the point of sale system at this location, which allowed an unauthorized actor to deploy the malicious software into the point of sale system.

What Information May Have Been Involved? The investigation determined that payment card information such as name, card number, expiration date, and/or CVV (magnetic stripe Track data) that were used at the restaurant between July 3, 2019 and July 31, 2019 may have been involved in this incident.

What Wings USA Mgt./ ECM Inc. is Doing. Wings USA Mgt./ ECM Inc. worked with a third-party forensic investigative firm to conduct an investigation into this incident and to assist in remediation efforts. Wings USA Mgt./ ECM Inc. deployed tools to contain, disable, and remove any malware that may have been installed on its restaurant systems and enhanced existing security measures to reduce the likelihood of future incidents.

This incident was also reported to Visa, MasterCard, Discover, and American Express and to law enforcement.

For More Information. Wings USA Mgt./ ECM Inc. has established a dedicated assistance line for individuals seeking additional information regarding this incident. Customers can call, toll-free, 1-855-917-3561 9am - 9pm Eastern Time, Monday through Friday (excluding U.S. holidays).

What You Can Do. Wings USA Mgt./ ECM Inc. encourages customers to remain vigilant against identity theft by reviewing their financial account statements regularly and monitoring their credit reports for suspicious activity. Customers should immediately report any unauthorized charges to their card issuer. The phone number to call is usually on the back of the credit or debit card.

Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

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Notification of Payment Card Security Event at Quaker Steak & Lube®, Council Bluffs, Iowa

Wings USA Mgt./ ECM Inc., the independent owner and operator of Quaker Steak & Lube®, Council Bluffs, Iowa (“restaurant”), provides notice of an event that may affect the security of payment card information used by certain customers at this restaurant between July 3, 2019 and July 31, 2019.

What Happened? Wings USA Mgt./ ECM Inc. utilizes a point of sale system at its restaurant that is managed by Midwest POS Solutions, Inc. (“Midwest POS”). Wings USA Mgt./ ECM Inc. was alerted to unusual activity relating to payment cards that may have been used at this restaurant and immediately began working with a third-party forensic investigator to investigate the report.

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