

#### Robert L. Kardell

1700 Farnam Street Suite 1500 Omaha, NE 68102-2068 Tel: 402.344.0500 Fax: 402.344.0588 Direct: 402.636.8313 bkardell@bairdholm.com

December 11, 2025

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# CONFIDENTIAL VIA FEDEX

Office of the Attorney General State of Iowa 1305 E. Walnut Street Des Moines, Iowa 50319-0106

Re:

Data Breach

Client-Matter No. S0635-01405

To Whom It May Concern:

Our firm represents Sapp Bros., Inc. ("Sapp Bros"). Sapp Bros. recently experienced a data breach, and the purpose of this letter is to provide notification of the data breach pursuant to the Personal Information Security Breach Protection, Iowa Code § 715C.1 et seq.

## **IDENTIFICATION OF PARTIES**

Sapp Bros. is a wholesaler and retailer of petroleum products, and an operator of travel centers whose corporate address is 9915 S 148th Street, Omaha, NE 68138.

## NATURE OF THE BREACH

Sapp Bros recently experienced a cybersecurity incident that involved personally identifiable information ("PII") of employees. On August 25, 2025, an attacker accessed information on the Sapp Bros network. After learning of the incident, Sapp Bros immediately hired a cyber expert to investigate how the attack occurred, and to secure the network. Sapp Bros also engaged a data expert to conduct a programmatic and manual review ("Expert Review") to determine if the information accessed contained PII.

On November 10, 2025, the expert reported that some of the affected information contained PII. Sapp Bros manually reviewed the contents of the computer and determined that the information that may have been accessed included consumers' full names and demographic information (such as address, city, state, and zip code), and in some cases an individual's Social Security number and/or a driver's license number.

lowa Attorney General December 11, 2025 Page 2

#### NUMBER OF RESIDENTS AFFECTED

The total number of impacted individuals is approximately 16,292 individuals, including 1,741 lowa residents. Sapp Bros mailed breach notification letters to impacted individuals on December 10, 2025. A template copy of the notice to impacted individuals is included with this letter.

## **CREDIT MONITORING SERVICES**

As a safeguard, Sapp Bros has arranged for impacted individuals to enroll, at no cost, in an online credit monitoring service for twelve (12) months provided by IDX. Impacted individuals can sign up for the online or offline credit monitoring service any time between December 10, 2025, and March 10, 2026. Once enrolled, impacted individuals are able to obtain services including: credit monitoring service with notifications of any critical changes to the individual's credit history, fraud alerts, credit inquiries, new accounts, new public records, late payments, changes of address, and an identity restoration program that provides assistance in the event that an individual's identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible (policy exclusions may apply).

In addition, the breach notification letters include information about other precautionary measures, including obtaining free credit reports and placing a fraud alert and/or security freeze on credit files.

#### CONTACT INFORMATION

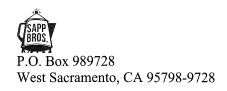
If you have any questions regarding this notification, please contact me at (402) 636-8313 or <a href="mailto:bkardell@bairdholm.com">bkardell@bairdholm.com</a>.

Sincerely,

Robert L. Kardell FOR THE FIRM Baird Holm LLP

but / Kardell

BLK/BLK Attachment



<<First Name>> <<Last Name>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>> <<Country>>

Enrollment Code: <<ENROLLMENT>> Enrollment Deadline: March 10, 2026 To Enroll, Scan the QR Code Below:



Or Visit:

https://app.idx.us/account-creation/protect

December 10, 2025

## **Notice of Security Breach**

Dear <<First Name>> <<Last Name>>,

# What Happened

Sapp Bros. Inc. ("Sapp Bros") recently experienced a cybersecurity incident that involves some of your personally identifiable information ("PII"). On August 25, 2025, Sapp Bros learned that an attacker had accessed information on their network. After learning of the incident, Sapp Bros immediately hired a cyber expert to investigate how the attack occurred and to secure the network. Sapp Bros also engaged a data expert to conduct a programmatic and manual review ("Expert Review") to determine if the information accessed contained PII. On November 10, 2025, the expert reported that some of the affected information contained PII. Sapp Bros is providing this notice so that you can take steps to protect against possible misuse of personal information.

# What Information Was Involved

The Expert Review concluded that some of your information was contained in the affected information. Information that may have been accessed or acquired includes full name and demographic information (such as address, city, state, and zip), << Variable Text 1: Data Elements>>.

# What We Are Doing

After learning of the incident, Sapp Bros took a number of important steps to prevent similar incidents from occurring in the future. These steps included immediately disabling the affected accounts and forcing a password reset, revoking administrator privileges for service accounts, installing enhanced threat detection software on certain servers, and enhancing our multi-factor authentication requirements. Sapp Bros is also working to implement additional technologies designed to prevent similar attacks including more extensive logging and real-time reporting as well as exploring options for further hardening authentication standards.

In addition, we are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: <<12/24 months>> of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

## What You Can Do

We encourage you to contact IDX with any questions and to enroll in the free identity protection services by calling 1-833-802-1123, going to <a href="https://app.idx.us/account-creation/protect">https://app.idx.us/account-creation/protect</a>, or scanning the QR image and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is March 10, 2026.

We encourage you to take full advantage of this service offering. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

# **For More Information**

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Please call 1-833-802-1123 or go to <a href="https://app.idx.us/account-creation/protect">https://app.idx.us/account-creation/protect</a> for assistance or for any additional questions you may have.

Sincerely,

Díck Kusleíka

Dick Kusleika CIO, Sapp Bros

(Enclosure)



# **Recommended Steps to Help Protect Your Information**

- 1. Website and Enrollment. Scan the QR image or go to <a href="https://app.idx.us/account-creation/protect">https://app.idx.us/account-creation/protect</a> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.
- **2.** Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.
- **3. Telephone.** Contact IDX at 1-833-802-1123 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- **4. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

5. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

## **Credit Bureaus**

Equifax Fraud Reporting 1-866-349-5191 P.O. Box 105069 Atlanta, GA 30348-5069 www.equifax.com Experian Fraud Reporting 1-888-397-3742 P.O. Box 9554 Allen, TX 75013 www.experian.com TransUnion Fraud Reporting 1-800-680-7289 P.O. Box 2000 Chester, PA 19022-2000 www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

- **6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.
- **7.** You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

**California Residents:** Visit the California Office of Privacy Protection (<u>www.oag.ca.gov/privacy</u>) for additional information on protection against identity theft. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814, Telephone: 1-800-952-5225.

**Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, <u>www.ag.ky.gov</u>, Telephone: 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, https://oag.maryland.gov, Telephone: 1-888-743-0023.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting <a href="https://www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf">www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf</a>, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**New York Residents:** the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <a href="https://ag.ny.gov/">https://ag.ny.gov/</a>.

**North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400.

**Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 1-877-877-9392.

**Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, <a href="https://www.riag.ri.gov">www.riag.ri.gov</a>, Telephone: 1-401-274-4400.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <a href="https://consumer.ftc.gov">https://consumer.ftc.gov</a>, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.