MORNING STAR TOURS

P.O. Box 989728
West Sacramento, CA 95798-9728

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

Enrollment Code: <<ENROLLMENT>>
Enrollment Deadline: September 1, 2026
To Enroll, Scan the QR Code Below:

SCAN ME

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

June 1, 2026

Notice of Data <<Variable Text 2: Incident/Breach>>

Dear <<First Name>> <<Middle Name>> <<Last Name>> <<Suffix>>:

Morning Star Tours experienced a data security incident which may have affected your personal information. Based on our current review, we have no indication that your personal information has been or will be used inappropriately, but we wanted to make you aware of the incident, the measures we have taken in response, and provide details on the steps you can take to help protect your information. We take the protection and proper use of your information seriously and are working to prevent a similar incident from occurring in the future. <<Variable Text 3: CA Resident Notification>>

What Happened

On or about April 30, 2026, Morning Star Tours became aware of a data security incident involving infrastructure managed by a third-party technology provider that supports our operations. This incident may have resulted in the inadvertent exposure of personal information entrusted to us. Unfortunately, these types of incidents are becoming increasingly common and organizations with some of the most sophisticated IT infrastructure available continue to be affected. A third-party forensic investigation determined the incident occurred between April 24, 2026, and April 30, 2026. <<Variable Text 4: RI Resident Notification>>

What Information Was Involved

Following a diligent review of the impacted data set, we determined that the elements of your personal information that may have been impacted include your name with your <<Variable Text 1: Data>>. Importantly, our investigation has determined that this incident did not involve information such as driver's license numbers <<Variable Text 5: SSN Text>> or financial account or payment card information. Please note that we have no evidence at this time that any of your personal information has been or will be misused as a result of the incident.

What We Are Doing

At this time, we are not aware of anyone experiencing fraud as a result of this incident. Upon discovering the incident, we promptly launched an investigation, engaged professionals to assist in assessing the scope of the incident, notified law enforcement, and took steps to mitigate the potential impact to our community. As part of our ongoing commitment to the security of information, we are evaluating opportunities to further secure our systems to prevent a similar event from occurring in the future.

Additionally, out of an abundance of caution, we have arranged for you to activate, at no cost to you, 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

To enroll in the complimentary services we are offering you, please visit https://app.idx.us/account-creation/protect, call 1-888-204-1471, or scan the QR image and use the Enrollment Code provided above. In order for you to receive the monitoring services described above, you must enroll within ninety (90) days from the date of this letter.

Please note that to activate monitoring services, you will need an internet connection and email account. Additionally, you may be required to provide your name, date of birth, and Social Security number to confirm your identity. Due to privacy laws, we cannot register you directly. Please note that certain services might not be available for individuals who do not have a credit file with the credit bureaus or an address in the United States (or its territories) and a valid Social Security number. Activating this service will not affect your credit score.

As data incidents are increasingly common, we encourage you to always remain vigilant, monitor your accounts, and immediately report any suspicious activity or suspected misuse of your personal information. Additionally, we recommend that you review the following pages, which contain important additional information about steps you can take to safeguard your personal information, such as the implementation of fraud alerts and security freezes.

For More Information

Please know that the protection of your personal information is a top priority, and we understand the inconvenience and concern this incident may cause. Representatives can be reached at 1-888-204-1471 Monday through Friday from 9 am - 9 pm Eastern Time, excluding holidays, and are available for ninety (90) days from the date of this letter to assist you with questions regarding this incident.

Sincerely,

Morning Star Tours
8140 Walnut Hill Ln #550
Dallas, TX 75231

Additional Important Information

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three major credit bureaus by phone and online as set forth below with Equifax, TransUnion, or Experian. 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. Initial fraud alerts last for one year. Victims of identity theft can get an extended fraud alert for seven years.

Credit Report: Consumers are also entitled to one free credit report annually from each of the three credit reporting bureaus. To order your free credit report: visit *www.annualcreditreport.com*; call, toll-free, 1-877-322-8228; or mail a completed Annual Credit Report Request Form (available at *https://www.consumer.ftc.gov/articles/0155-free-credit-reports*) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Monitoring: You should always remain vigilant and monitor your accounts for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for suspicious or unusual activity. You can report suspicious activity to financial institutions, law enforcement, the office of your state's attorney general, or the Federal Trade Commission.

Security Freeze: You have the right to place a security freeze on your credit report. 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 need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information may need to 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 addresses for the past five years; (5) proof of address; (6) Social Security Card, pay stub, or W2; or (7) government-issued identification card. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. It is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

TransUnion	**Experian**	**Equifax**
1-888-909-8872	1-888-397-3742	1-800-349-9960
www.transunion.com/credit-help	*www.experian.com/help/*	*www.equifax.com/personal/credit-report-services/*
Fraud Alert P.O. Box 2000 Chester, PA 19016	Fraud Alert P.O. Box 9554 Allen, TX 75013	Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069
Credit Freeze P.O. Box 160, Woodlyn, PA 19094	Credit Freeze P.O. Box 9554, Allen, TX 75013	Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788

Implementing an Identity Protection PIN (IP PIN) with the IRS: To help protect against a fraudulent tax return being filed under your name, we recommend Implementing an Identity Protection PIN (IP PIN) with the IRS. An IP PIN is a six-digit number that prevents someone else from filing a tax return using your Social Security number or Individual Taxpayer Identification Number. The IP PIN is known only to you and the IRS. It helps the IRS verify your identity when you file your electronic or paper tax return. Even though you may not have a filing requirement, an IP PIN still protects your account.

If you don't already have an IP PIN, you may get an IP PIN as a proactive step to protect yourself from tax-related identity theft. The fastest way to receive an IP PIN is by using the online Get an IP PIN tool found at: *https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin*. If you wish to get an IP PIN and you don't already have an account on IRS.gov, you must register and validate your identity. Spouses and dependents are eligible for an IP PIN if they can pass the identity verification process. Some items to consider when obtaining an IP PIN with the IRS: (1) an IP PIN is valid for one calendar year; (2) a new IP PIN is generated each year for your account; (3) logging back into the Get an IP PIN tool, will display your current IP PIN; and (4) an IP PIN must be used when filing any federal tax returns during the year including prior year returns.

Fair Credit Reporting Act: Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting *https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf*, or by requesting information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

Federal Trade Commission: More information can be obtained by contacting the Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) *www.ftc.gov/idtheft*.

For residents of Vermont: If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only)

For residents of Washington, D.C.: You can obtain information about steps to take to avoid identity theft from the Office of the Attorney General for the District of Columbia at: 441 4th Street, NW, Washington, DC 20001; 202-727-3400; www.oag.dc.gov.

For residents of Massachusetts and Rhode Island: You have the right to obtain a police report if you are a victim of identity theft.

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

Rhode Island Office of the Attorney General Consumer Protection, 150 South Main Street, Providence, RI 02903 1-401-274-4400 www.riag.ri.gov

North Carolina Office of the Attorney General Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001 1-877-566-7226 www.ncdoj.com

New York Office of Attorney General Consumer Frauds & Protection, The Capitol, Albany, NY 12224 1-800-771-7755 https://ag.ny.gov/consumer-frauds/identity-theft