



Secure Processing Center
P.O. Box 680
Central Islip, NY 11722-0680

CITGO Petroleum Corporation

P.O. Box 4689
Houston, TX 77210-4689

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

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

<<Country>>

***Postal IMB Barcode

<<Date>>

Notice of Data Breach

Dear <<Full Name>>,

CITGO Petroleum Corporation (“CITGO”) is writing to inform you of a data breach, affecting one of CITGO's vendors, that may have involved your personal information (the “incident”). While we are not aware of any misuse of your information as a result of this incident, we are providing this notice so that you may take advantage of the protective steps described in this letter and the attached materials.

You may also separately receive a notice directly from Paylogix, LLC (“Paylogix”), the vendor whose systems were involved in this incident. That notice concerns this same incident. You are not required to take action in response to both notices, and you may choose to use the protective services offered by CITGO, by Paylogix, or both.

What Happened?

CITGO contracted with Mercer Health & Benefits Administration LLC (“Mercer”), to help administer certain voluntary benefit programs available to CITGO employees, such as prepaid legal, accident, and critical illness coverage. Mercer, in turn, engaged Paylogix to assist with managing the associated program data. Paylogix has informed CITGO that, in November 2025, Paylogix identified the incident and began an investigation with the assistance of outside counsel and cybersecurity forensic specialists.

This incident occurred within Paylogix's systems. CITGO's own network and systems were not affected.

Paylogix's investigation determined that the incident occurred between approximately November 13 and November 18, 2025. Paylogix subsequently completed a review of the incident and determined that files affected by the incident contained your personal information.

CITGO learned on July 27, 2026, that this incident affected individuals associated with CITGO, and is hereby notifying those affected individuals. Paylogix advised that data from other companies besides CITGO was impacted in connection with this incident.

What Information Was Involved?

Based on the information Paylogix has provided to CITGO, the personal information about you that may have been affected may include: <<Data Elements>>.

What We Are Doing

CITGO takes the protection of personal information seriously. CITGO is working with Paylogix and Mercer to obtain more information regarding the incident and Paylogix's remediation efforts. Paylogix has informed CITGO that it has taken steps to remediate and secure its environment in response to this incident, including containing the incident and implementing additional security measures. CITGO intends to work with Paylogix to confirm the implementation of these security measures.

We are providing this notice directly, rather than relying solely on Paylogix's own notice, so that you receive complete information about this incident and CITGO's relationship to Paylogix, and so that you may take full advantage of the protections described below.

To assist you, CITGO is offering you 24 months of complimentary Epiq 3-Bureau Credit Monitoring – Plus, at no cost to you. This is separate from, and in addition to, any credit monitoring services Paylogix may separately offer you; you may enroll in either service, both, or neither. Enrollment instructions, a description of the services, and your unique activation code are provided in **Attachment A**. To activate the services, you must enroll by <<**Enrollment Deadline**>>.

What You Can Do

At this time, we have no evidence that your personal information has been misused as a result of this incident.

In addition to enrolling in the services described above, we recommend that you remain vigilant by reviewing your account statements and credit reports for any unauthorized activity. **Attachment B** describes additional steps you may consider, including how to obtain free credit reports, place a fraud alert or security freeze, and contact federal and state agencies for further information.

Your Rights Under Massachusetts Law

You have the right to obtain a police report with respect to this incident. To do so, please contact your local police department.

You also have the right to place a security freeze on your credit file, free of charge. A security freeze restricts access to your credit file, which can help prevent someone else from opening a new credit account in your name. To place a security freeze, you will need to contact each of the three nationwide credit reporting agencies directly; their contact information, along with the specific information you will need to provide, is included in **Attachment B**. There is no charge to place, lift, or remove a security freeze.

For More Information

If you have questions about this notice or the services being offered, please call us at 888-780-5114, Monday through Friday, 9am–9pm Eastern Time. We sincerely regret any concern this incident may cause and appreciate your continued trust.

Sincerely,

Benefits Planning & Administration

CITGO Petroleum Corporation

Attachment A

Credit Monitoring and Identity Protection — Enrollment Instructions

<<Full Name>>

Activation Code: <<Activation Code>>

Enrollment Deadline: <<Enrollment Deadline>>

Coverage Length: 24 Months

Epiq – Privacy Solutions ID

3B Credit Monitoring – Plus

How To Enroll:

- Visit www.privacysolutionsid.com and click “Activate Account”
- Enter the following activation code, <<Activation Code>>, and complete the enrollment form
- Complete the identity verification process
- You will receive a separate email from 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
- Enter your log-in credentials
- You will be directed to your dashboard and activation is complete!

Product Features:

This complimentary Epiq 3-Bureau Credit Monitoring – Plus offer includes three-bureau credit monitoring and alerts, access to a credit score and credit report, Social Security number and dark web monitoring, change-of-address monitoring, credit-freeze assistance, personal information protection, identity restoration and lost-wallet assistance, up to \$1 million in identity-theft expense reimbursement insurance, and up to \$1 million in unauthorized electronic funds transfer reimbursement.

Attachment B

Additional Steps to Help Protect Your Information

The following information describes additional steps you may consider taking to help protect against identity theft and fraud.

Review Your Credit Reports and Account Statements

You should remain vigilant for incidents of fraud or identity theft by reviewing your credit reports and financial account statements for any unauthorized activity. If you identify suspicious activity, promptly report it to the financial institution or company that maintains the account, and consider filing a report with your local law enforcement and the Federal Trade Commission.

Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by visiting www.annualcreditreport.com, calling toll-free 1-877-322-8228, or completing an Annual Credit Report Request Form (available at www.annualcreditreport.com) and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Place a Fraud Alert on Your Credit File

You have the right to place an initial fraud alert on your credit file, free of charge. An initial fraud alert remains on your credit file for one year and notifies creditors to take additional steps to verify your identity before extending credit. If you have been a victim of identity theft and provide appropriate documentation, you may request an extended fraud alert that remains on your credit file for seven years. To place a fraud alert, contact any one of the three nationwide credit reporting agencies listed below; that agency will notify the other two.

Equifax	Experian	TransUnion
P.O. Box 105788 Atlanta, GA 30348 1-800-525-6285 www.equifax.com	P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com	P.O. Box 2000 Chester, PA 19016 1-800-916-8800 www.transunion.com

Monitor Your IRS Tax Record

- Continue to file your tax returns as usual. If the IRS notifies you that more than one tax return was filed using your Social Security number, or you otherwise suspect tax-related identity theft, follow the instructions in the IRS notice and consider completing IRS Form 14039, Identity Theft Affidavit.
- The IRS has a Taxpayer Guide to Identity Theft, available at <https://www.irs.gov/newsroom/taxpayer-guide-to-identity-theft>.
- If you previously contacted the IRS and did not have a resolution, contact 1-800-908-4490 for specialized assistance.

Monitor Your Personal Accounts

- Change usernames, passwords, and security questions and answers, and take any other steps appropriate to protect online accounts.
- Closely monitor your financial accounts and promptly contact your financial institution if you notice any unusual activity.

Place a Security Freeze on Your Credit File

Under federal law and applicable state law, you have the right to place, lift, and remove a security freeze on your credit file free of charge. A security freeze restricts access to your credit file, which may help prevent the opening of new credit accounts in your name without your authorization. Placing or lifting a security freeze may delay the timely approval of any new credit, loan, or service application. To place a security freeze, contact each of the three nationwide credit reporting agencies listed below.

Equifax	Experian	TransUnion
P.O. Box 105788 Atlanta, GA 30348 1-888-298-0045 www.equifax.com	P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com	P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 www.transunion.com

Federal Trade Commission and Identity Theft Resources

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580; 1-877-IDTHEFT (1-877-438-4338); www.identitytheft.gov. You may also contact the Identity Theft Resource Center at 1-888-400-5530 or www.idtheftcenter.org.

Reporting Identity Theft

If you believe you are the victim of identity theft or that your personal information has been misused, you have the right to file a police report. You may also report incidents of suspected identity theft to your state Attorney General and to the Federal Trade Commission at the contact information above.

This notice has not been delayed as a result of a law enforcement investigation.