

Emerald Financial Services, LLC
Return Mail Processing Center
P.O. Box 989728
West Sacramento, CA 95798-9728

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

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

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

November 13, 2024

<<Variable Header – Notice of Data Breach>>

We are writing to update you about a security incident that may have involved certain personal information about you. We take the protection of your privacy and security seriously and are sending this letter to inform you of what happened, what information was involved, what we have done to address the matter, and next steps you can take.

What Happened. On August 2, 2024, we learned of an incident involving potential unauthorized electronic access to your Spruce account(s) held at Pathward, N.A. As soon as we learned of the incident, an investigation was launched and action was taken to contain the incident, including terminating any unauthorized access to the platform. Based on our investigation, it appears potential unauthorized access could have occurred between June 29 and August 4, 2024.

What Information Was Involved. We have determined that the personal information involved in this incident could have included your name and financial account number(s).

What We Are Doing. As noted above, upon learning of this incident, we launched an investigation and took action to terminate any unauthorized access. We also took immediate steps to protect your accounts, including attempting to notify you of this incident and adding additional verification steps for electronic access to your account. Nonetheless, we also wanted to provide you with certain information about steps you can take to help protect your personal information.

What You Can Do. We are providing you with the following information about steps you can take to protect against potential misuse of personal information.

Out of an abundance of caution, we have arranged for you, at your option, to enroll in a complimentary 12-month credit monitoring service. We have engaged IDX, a ZeroFox Company, to provide you with IDX identity protection services, which include credit and CyberScan monitoring, a \$1,000,000 identity theft insurance reimbursement policy, and fully managed identity theft recovery services. You have until February 13, 2025, to activate the free credit monitoring service by using the Enrollment Code located at the top of this letter. This code is unique for your use and should not be shared. To enroll, you can visit <https://app.idx.us/account-creation/protect> or call **1-866-525-1933**.

You should always remain vigilant for incidents of fraud and identity theft, including by regularly reviewing your account statements and monitoring credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to the applicable financial institutions.

In addition, you may contact the Federal Trade Commission (“FTC”) or law enforcement, including your state Attorney General, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft.

To learn more, you can go to the FTC's website at www.ftc.gov/idtheft, or call the FTC at (877) IDTHEFT (438-4338) or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from the nationwide credit reporting agencies. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, 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 going to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax
(800) 685-1111
P.O. Box 740241
Atlanta, GA 30374-0241
www.Equifax.com

Experian
(888) 397-3742
P.O. Box 9701
Allen, TX 75013
www.Experian.com

TransUnion
(800) 680-7289
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000
www.TransUnion.com

You also have other rights under the Fair Credit Reporting Act ("FCRA"). For information about your rights under the FCRA, please visit: https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.

In addition, you may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to verify your identity. You may place a fraud alert in your file by calling any of the nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

In addition, you can contact the nationwide credit reporting agencies at the numbers listed above to place a security freeze to restrict access to your credit report. You will need to provide the credit reporting agency with certain information, such as your name, address, date of birth and Social Security number. After receiving your request, the credit reporting agency will send you a confirmation containing a unique PIN or password that you will need in order to remove or temporarily lift the freeze. You should keep the PIN or password in a safe place.

For More Information. Please know that we regret any inconvenience or concern this incident may cause you. Please do not hesitate to contact us at **1-866-525-1933** if you have any questions or concerns.

Sincerely,

Emerald Financial Services, LLC

IF YOU ARE A DISTRICT OF COLUMBIA RESIDENT: You may obtain information about avoiding identity theft from the FTC or the District of Columbia Attorney General's Office. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
<http://www.ftc.gov/idtheft/>

Office of the Attorney General
400 6th Street, NW
Washington, DC 20001
(202) 727-3400
<https://oag.dc.gov/>

IF YOU ARE A MARYLAND RESIDENT: You may obtain information about avoiding identity theft from the FTC or the Maryland Attorney General's Office. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
<http://www.ftc.gov/idtheft/>

Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023
<https://www.marylandattorneygeneral.gov/>

IF YOU ARE A NEW YORK RESIDENT: You may obtain information about security breach response and identity theft prevention and protection from the FTC or from the following New York state agencies:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
www.consumer.gov/idtheft

New York Attorney General
The Capitol
Albany, NY 12224
(800) 771-7755
www.ag.ny.gov

New York Department of State
Division of Consumer Protection
99 Washington Avenue
Suite 650
Albany, New York 12231
(800) 697-1220
www.dos.ny.gov

IF YOU ARE A NORTH CAROLINA RESIDENT: You may obtain information about preventing identity theft from the FTC or the North Carolina Attorney General's Office. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
www.consumer.gov/idtheft

North Carolina Department of Justice
Attorney General Josh Stein
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226
<http://www.ncdoj.gov>

IF YOU ARE A RHODE ISLAND RESIDENT: You may contact state or local law enforcement to determine whether you can file or obtain a police report relating to this incident. In addition, you can contact the Rhode Island Attorney General at:

Office of the Attorney General
150 South Main Street
Providence, RI 02903
(401) 274-4400
<http://www.riag.ri.gov/>

