

<Return Name>
c/o Cyberscout
<Return Address>
<City> <State> <Zip>



<FirstName> <LastName>
<Address1>
<Address2>
<City><State><Zip>

December x, 2024

RE: NOTICE OF DATA BREACH

Dear <<first name>> <<last name>>>,

What Happened

On November 18, 2024, Byte Federal became aware of a security breach by a bad actor who gained unauthorized access to one of our servers by exploiting a vulnerability in software provided by a third party. Upon discovery of the incident, our team immediately shut down our platform, isolated the bad actor, and secured the compromised server. We also made immediate enhancements to our systems, security, and practices. For example, our team performed a hard reset on all customer accounts. We sent notice of the incident to our users via mail and we have issued a press release on our website with further detail. We have also updated all of our internal passwords, password management system, tokens and keys for our network to prevent any further unauthorized access. With the assistance of an independent cybersecurity team, we are conducting a forensic investigation to determine the cause and the scope of the incident. This investigation is ongoing, and we continue to cooperate with law enforcement in this regard. **No user funds or assets were compromised.**

What Information Was Involved

Customer personal information that was subject to the attempt at unauthorized access includes name, birthdate, address, phone number, email address, government-issued ID, social security number, transaction activity, and photographs of users. However, we have no evidence at this time that any of your personal information was actually compromised or misused in any manner. Nonetheless, we are taking precautionary measures to ensure the security of your data and to help alleviate any concerns you may have.

What We Are Doing

If you have been impacted by this situation and require further assistance from us, you can reach us using our dedicated help line at (786) 686-2983 or via email at support@bytefederal.com. Our customer service representatives are available Monday through Friday between the hours of 8:00 am to 10:00 pm EST and Saturday through Sunday 10 am to 6 pm EST. For ongoing updates from our investigation, please consult our website at www.bytefederal.com.

In response to the incident, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for <<service length>> months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a

victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please log on to <<URL>> and follow the instructions provided. When prompted please provide the following unique code to receive services: <CODE HERE> To receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and email account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

What You Can Do

If you have not reset your login credentials for access to Byte Federal services, please do so now. It's important to remain vigilant for incidents of fraud and identity theft that may impact your financial security by regularly reviewing your account statements and by monitoring your credit reports. Under the Fair Credit Reporting Act, you have a right to obtain a free copy of your credit report from each of the three major credit bureaus once every 12 months. You have the right to dispute incomplete or inaccurate information you find on your credit reports. You also have the right to know if information has been used against you, the right to limit access to your information and the right to seek damages.

You also have the right to place a fraud alert or security freeze on your account with each of the major credit reporting agencies which we strongly urge you to do. By placing a freeze, someone who fraudulently acquires your personal information will not be able to use it to open new accounts or borrow money in your name. If you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Complaint Form with the FTC, it may be free to place the fraud alert and security freeze. To do so, please make direct contact with the agencies below. You may be asked to verify your personal information and to confirm your identity for your own protection.

Experian (1-888-397-3742) PO Box 4500 Allen, TX 75013 www.experian.com	Equifax (1-800-525-6285) PO Box 740241 Atlanta, GA 30374 www.equifax.com	TransUnion (1-800-680-7289) PO Box 2000 Chester, PA 19016 www.transunion.com
Also, should you wish to obtain a credit report and monitor it on your own: <ul style="list-style-type: none">● IMMEDIATELY obtain free copies of your credit report and monitor them for unauthorized activity on the website www.annualcreditreport.com or by calling them toll-free at 1-877-322-8228. (Hearing impaired consumers can access TDD services at 1-877-730-4204.● Upon receipt of your credit report, review it for suspicious activity.● Be sure to promptly notify Byte Federal of any suspicious activity.		

Other Important Information

If you suspect you may be a victim of identity theft, please report it to the FTC, your local law enforcement agency, and to your state Office of Attorney General. You can obtain more information from the Federal Trade Commission and your state Attorney General about identity theft and how to protect yourself. The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.

For residents of Massachusetts, you may receive a copy of the police report filed about this event upon written request made to the Byte Federal email shared above.

For residents of Maryland, you may reach the Maryland Attorney General online at www.marylandattorneygeneral.gov or by phone at 410-576-6300 / En español 410-230-1712 / 1-888-7430023 toll-free / TTY: Dial 7-1-1 or 800-735-2258.

For residents of North Carolina, you may reach the North Carolina Attorney General online at www.ncdoj.gov or by phone at 919-716-6000 / En español 919-716-0058.

At Byte Federal we take our responsibilities to protect your personal data very seriously. We are deeply troubled by this situation and apologize for any inconvenience.

Sincerely,

Paul Tarantino

Paul Tarantino
Byte Federal CEO