

Toast, Inc.
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998



September 5, 2025

Re: Notice of Security Incident

Dear 

We are writing to inform you of a cybersecurity incident affecting your online account with Toast. Please read this notice carefully, as it provides up-to-date information about what happened, what we are doing, and the complimentary credit monitoring and identity theft protection services available to you.

What Happened?

Your current or former employer uses Toast Payroll to manage and process your wages, taxes, and benefits. Toast recently identified suspicious login activity on the Toast Payroll application. Upon detection, Toast required affected users to reset their account password and launched an investigation with the assistance of a third-party cybersecurity firm to determine the nature and scope of the activity. Toast has also informed law enforcement.

What Information Was Involved?

Following our investigation, Toast recently determined that your employee profile was accessed by an unauthorized user between June 30, 2025 and July 17, 2025. Your profile included your social security number and also could have contained other profile information such as your email, phone number, and date of birth, if present. Toast also determined that the financial account number for direct deposit was viewed.

What We Are Doing:

Toast is offering a twelve (12) months membership to TransUnion's credit monitoring and identity theft protection services, at no cost to you. Please see Attachment A for details regarding the membership provided by TransUnion as well as how to enroll with your unique code. **You must enroll by August 1, 2026, to receive these services.**

In addition to these actions, we continue to regularly review our security and privacy policies and procedures, implementing changes when needed to enhance our information security and privacy program.

What You Can Do:

To protect your other information, we also suggest you change your password on any other accounts where you may have used those same login credentials. It is always a good idea to remain vigilant against threats of identity theft or fraud and to regularly review and monitor your account statements and credit history for any signs of unauthorized transactions or activity. If you ever suspect that you are the victim of identity theft or fraud, you can contact your local police. Additional information about how to protect your identity is contained in Attachment B.

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For more information:

Toast has established a dedicated call center to answer your questions about this incident and/or the credit monitoring and identity theft protection services available to you. You may call it toll free at 1-800-405-6108 Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern Time (excluding major U.S. holidays). Please direct all questions and concerns to this number as they are best equipped to support.

Sincerely,

Toast Information Security

Attachment A - TransUnion Information and Enrollment Instructions

We are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge through TransUnion for twelve (12) months from the date of enrollment. These services provide you with alerts 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 <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services:

[REDACTED]

In order for you to receive the monitoring services described above, **you must enroll before August 1, 2026**. The enrollment requires an internet connection and e-mail 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.



Attachment B - More Information about Identity Protection

INFORMATION ON OBTAINING A FREE CREDIT REPORT

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit www.annualcreditreport.com or call toll-free (877) 322-8228.

INFORMATION ON IMPLEMENTING A FRAUD ALERT OR SECURITY FREEZE

You can contact the three major credit bureaus at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services. A credit reporting agency may not charge you to place, temporarily lift, or permanently remove a security freeze.

To place a fraud alert or security freeze on your credit report, you must contact the three credit bureaus below:

Equifax	Experian	TransUnion
Consumer Fraud Division	Credit Fraud Center	TransUnion LLC
P.O. Box 740256	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022-2000
(888) 766-0008	(888) 397-3742	(800) 680-7289
www.equifax.com	www.experian.com	www.transunion.com

To request a security freeze, you will need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- Social Security Number;
- Date of birth;
- If you have moved in the past five (5) years, the addresses where you have lived over those prior five years;
- Proof of current address such as a current utility bill or telephone bill; and
- A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.).

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC 20024; telephone +1 (877) 382-4357; or www.consumer.gov/idtheft.

ADDITIONAL RESOURCES

Your state attorney general may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state attorney general, or the FTC.

Maryland Residents: The Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; +1 (410) 528-8662 or +1 (888) 743-0023; and www.marylandattorneygeneral.gov/.

Massachusetts residents: You have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.



New York Residents: The Attorney General can be contacted at the Office of the Attorney General, The Capitol, Albany, NY 12224-0341; +1 (800) 771-7755; or www.ag.ny.gov.

For Arizona, California, and New York residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).

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