



PO BOX 166008
Irving, TX 75016

[Recipient's Name]
[Recipient's Address]
[Recipient's Address]

June 25, 2026

NOTICE OF DATA BREACH

Dear [First Name] [Last Name]:

We are writing to inform you of a recent security incident that involved certain of your personal information. While we currently have no indication that your personal information has been misused, we want to provide you with details of our response, the resources we are making available, and additional steps you can take.

What Information Was Involved?

Upon identifying the incident, we took prompt action to review the data and identify individuals whose personal information may have been involved. On June 10, 2026, we determined that the data involved included personal information. Our review determined that the personal information involved included your name and Exeter auto loan account number, among other categories of information.

What We Are Doing.

We are offering complimentary credit monitoring and identity theft protection services through Epiq for 12 months. You may sign up for this service by following the instructions included in **Attachment A**.

What You Can Do.

Regardless of whether you elect to enroll in the complimentary credit monitoring and identity theft protection services, we recommend that you remain vigilant for incidents of fraud and identity theft, including by regularly reviewing and monitoring your credit history and credit reports to detect any errors and guard against any unauthorized transactions or activity. We also recommend that you closely monitor your account statements and notify your financial institution if you suspect any unauthorized activity. **Attachment B** to this letter contains more information about steps you can take to protect yourself against potential fraud and identity theft.

For More Information.

Please be assured that we have taken steps to address the incident and to further enhance our security measures to protect your data. If you have any questions about this notice or the incident, please feel free to contact us at 877-877-4943.



<<Full Name>>

Activation Code: <<ACTIVATION CODE>>

Enrollment Deadline: <<ENROLLMENT DEADLINE>>

Coverage Length: <<12>> Months

Attachment A

Epiq - Privacy Solutions ID 1B Credit Monitoring - Plus

How To Enroll:

- 1) Visit www.privacysolutionsid.com and click "Activate Account"
- 2) Enter the following activation code, <<Activation Code>> and complete the enrollment form
- 3) Complete the identity verification process
- 4) 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
- 5) Enter your log-in credentials
- 6) You will be directed to your dashboard and activation is complete!

Product Features:

1-Bureau Credit Monitoring with Alerts

Monitors your credit file(s) for key changes, with alerts such as credit inquiries, new accounts, and public records.

VantageScore® 3.0 Credit Score and Report¹

1-Bureau VantageScore® 3.0 (annual) and 1-Bureau Credit Report.

SSN Monitoring (High Risk Transaction Monitoring, Real-Time Authentication Alerts, Real-Time Inquiry Alerts)

Detect and prevent common identity theft events outside of what is on your credit report. Real-time monitoring of SSNs across situations like loan applications, employment and healthcare records, tax filings, online document signings and payment platforms, with alerts.

Dark Web Monitoring

Scans millions of servers, online chat rooms, message boards, and websites across all sides of the web to detect fraudulent use of your personal information, with alerts.

Change of Address Monitoring

Monitors the National Change of Address (NCOA) database and the U.S. Postal Service records to catch unauthorized changes to users' current or past addresses.

Credit Protection

3-Bureau credit security freeze assistance with blocking access to the credit file for the purposes of extending credit (with certain exceptions).

Personal Info Protection

Helps users find their exposed personal information on the surface web—specifically on people search sites and data brokers – so that the user can opt out/remove it. Helps protect members from ID theft, robo calls, stalkers, and other privacy risks.

Identity Restoration & Lost Wallet Assistance

Dedicated ID restoration specialists who assist with ID theft recovery and assist with canceling and reissuing credit and ID cards.

Up to \$1M Identity Theft Insurance²

Provides up to \$1,000,000 (\$0 deductible) Identity Theft Event Expense Reimbursement Insurance on a discovery basis. This insurance aids in the recovery of a stolen identity by helping to cover expenses normally associated with identity theft.

Unauthorized Electronic Funds Transfer- UEFT²

Provides up to \$1,000,000 (\$0 deductible) Unauthorized Electronic Funds Transfer Reimbursement. This aids in the recovery of stolen funds resulting from fraudulent activity (occurrence based).

If you need assistance with the enrollment process or have questions regarding Epiq – Privacy Solutions ID 1B Credit Monitoring - Plus, please call directly at **866.675.2006**, Monday-Friday 9:00 a.m. to 5:30 p.m., ET.

¹ The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore® credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

² Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. or American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ATTACHMENT B

To protect against possible fraud, identity theft, or other financial loss, we encourage you to remain vigilant, to review your account statements, and to monitor your credit reports. Provided below are the names and contact information for the three major U.S. consumer reporting agencies and additional information about steps you can take to obtain a free credit report and place a fraud alert, credit freeze, or credit lock on your credit report. If you believe you are a victim of fraud or identity theft, you should consider contacting your local law enforcement agency, your state's Attorney General, or the U.S. Federal Trade Commission ("FTC").

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 consumer reporting agencies. To order your free credit reports, visit www.annualcreditreport.com or call toll-free 1-877-322-8228.

INFORMATION ON IMPLEMENTING A FRAUD ALERT, CREDIT FREEZE, OR CREDIT LOCK

To place a fraud alert, credit freeze, or credit lock on your credit report, you must contact the three consumer reporting agencies below:

Equifax: Equifax Information Services LLC P.O. Box 105069 Atlanta, GA 30348 1-800-525-6285 www.equifax.com	Experian: Credit Fraud Center P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com	TransUnion: Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19016 1-800-680-7289 www.transunion.com
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Fraud Alert: Consider contacting the three major consumer reporting agencies at the addresses above 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.

To place a fraud alert, contact any of the three major consumer reporting agencies listed above and request that a fraud alert be put on your file. The agency that you contacted must notify the other two agencies. A fraud alert is free and lasts one year, but can be renewed.

Credit Freeze: A credit freeze prohibits a consumer reporting agency from releasing any information from a consumer's credit report until the freeze is lifted. When a credit freeze is in place, no one—including you—can open a new account. As a result, please be aware that placing a credit 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.

Pursuant to 15 U.S.C. § 1681c-1, you have a right to obtain a freeze on your credit report free of charge. To place a credit freeze, contact all three consumer reporting agencies listed above and provide the personal information required by each agency to place a freeze, which may include:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five (5) years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or ID card, etc.); and
7. If you are a victim of identity theft, a copy of either a police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

When you place a credit freeze, you may be provided a PIN to lift temporarily or remove the credit freeze. A credit freeze generally lasts until you lift or remove it, although in some jurisdictions it will expire after seven years.

Credit Lock: Like a credit freeze, a credit lock restricts access to your credit report and prevents anyone from opening an account until unlocked. Unlike credit freezes, your credit can typically be unlocked online without delay. To lock your credit, contact all three consumer reporting agencies listed above and complete a credit lock agreement. The cost of a credit lock varies by agency, which typically charges monthly fees.

You may also contact the FTC for further information on fraud alerts, credit freezes, credit locks, and how to protect yourself from identity theft. The FTC can be contacted at 400 7th Street 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.

District of Columbia Residents: The Attorney General can provide information about steps to take to avoid identity theft and can be contacted at the Office of the Attorney General, 400 6th Street NW, Washington, DC 20001; (202) 727-3400; or <https://oag.dc.gov/>.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain any police report filed in connection to the 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.