

[First_Name] [Last_Name]
[Address_1]
[Address_2]
[City], [State] [Postal_Code]

NOTICE OF DATA BREACH

Dear [First_Name] [Last_Name],

We are writing to notify you regarding an information security incident that may have involved some of your personal information. We take the protection of your personal information seriously and want to inform you about this incident, what we have done to remediate it, and the steps you can take to protect yourself.

Please read this letter carefully. It contains details about the incident and our response.

What Happened?

The incident involved one of Credit First National Association's ("CFNA") third-party vendors, United Nearshore Operations ("UNO"), which provides customer support to our cardholders, including processing payments.

On April 7, 2026, UNO management was notified of an allegation that an employee was memorizing customer debit card numbers. That employee's responsibilities included assisting customers to make debit card payments on their CFNA credit cards.

What Information Was Involved?

The information exposed was limited to your non-CFNA debit card number, debit card expiration date, debit card security code, your name, birthdate, and contact details (e.g., your address, phone number, and email address). **Importantly, no passwords, Social Security Numbers, or Tax Identification Numbers were involved in the incident.**

What We Are Doing.

When CFNA was informed of this information security incident, CFNA promptly conducted a thorough investigation into the incident. In response to the findings of that investigation, CFNA has taken appropriate disciplinary action and enhanced information security procedures.

What You Can Do.

Although we are not aware of any instances of fraud or theft in connection with this security incident, we strongly recommend you remain vigilant by reviewing and monitoring the activity for your debit card and related checking account. If you notice any unauthorized activity or transactions you do not recognize on your debit card and related checking account you should notify your financial institution immediately.

For More Information.

Please review the "**Additional Resources**" section included below, which is part of this notice. That section describes additional steps that you can take to help protect yourself, including recommendations from the Federal Trade Commission regarding identity theft protection and details on how to place fraud alerts or security freezes on your credit files with the three major credit reporting agencies.

Other Important Information.

We have included with this letter additional information on steps you can take to protect the security of your personal information. We urge you to review this information carefully.

If you have any questions that were not addressed in this letter, please do not hesitate to contact our dedication fraud team for this incident at 1 (800) 321-3950. Our representatives are available Monday through Friday from 8:00 AM ET to 5:00 PM ET, excluding US holidays.

We apologize for any inconvenience this incident may cause.

Credit First National Association
6275 Eastland Road
Brook Park, OH 44142

Additional Resources

Order Your Free Annual Credit Report.

You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies. To order your annual free credit report please visit www.annualcreditreport.com or call toll free at 1-877-322-8228.

The contact information for the three nationwide credit reporting agencies is:

Equifax, PO Box 105788, Atlanta, GA 30348-5788, www.equifax.com, 1-888-378-4329 (1-888-EQUIFAX)

Experian, PO Box 2104, Allen, TX 75013, www.experian.com, 1-888-397-3742 (1-888-EXPERIAN)

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Place a Fraud Alert on Your Credit File. There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. An initial fraud alert stays on your credit report for at least one year, and you may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and you have the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies, who will then contact the other two.

You Have the Right to Obtain a Security Freeze. You have the right to place a "security freeze," also known as a "credit freeze," on your credit report free of charge.

A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

To place a security freeze on your credit report, you must send a separate request to each of the three nationwide consumer reporting agencies online, by telephone, or by regular, certified, or overnight mail as provided below:

- **Equifax Security Freeze**, P.O. Box 105788, Atlanta, GA 30348-5788 1-888-298-0045
<https://www.equifax.com/personal/credit-report-services/>
- **Experian Security Freeze** P.O. Box 9554, Allen, TX 75013 1-888-397-3742
<https://www.experian.com/freeze/center.html>
- **TransUnion Security Freeze**, P.O. Box 160, Woodlyn, PA 19094 1-800-916-8800
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide the following information: (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) your current address and, if you have moved in the past five (5) years, those previous addresses; (5) if you are a victim of identity theft, a copy of the police report, investigative report or complaint to a law enforcement agency concerning the identity theft; (6) a copy of a government-issued identification card; (7) a copy of a recent utility bill or bank or insurance statement; (8) If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

Reporting Identity Theft and Obtaining More Information About Ways to Protect Yourself.

Federal Trade Commission and State Attorneys General. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should promptly contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/bcp/edu/microsites/idtheft/.

For Illinois residents: You may contact the Federal Trade Commission or the nationwide consumer reporting agencies listed above to obtain information about fraud alerts and security freezes.

For Massachusetts residents: Under Massachusetts law, 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.

For North Carolina residents: North Carolina residents may contact the following state agencies for information regarding security breach response and identity theft prevention and protection information:

North Carolina Office of the Attorney General
1-877-566-7226
1-919-716-6000
114 West Edenton Street
Raleigh, NC 27603
<https://ncdoj.gov/>

Fair Credit Reporting Act. You have rights under the federal Fair Credit Reporting Act ("FCRA"), which governs the collection and use of information about you by the consumer reporting agencies. For more information about your rights under the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or www.ftc.gov.