MERRILL
A BANK OF AMERICA COMPANY
PO Box 15284
Wilmington, DE 19850

Notice of Data Breach

Reference number
2026-5262
Date
August 4, 2026

CUSTOMER NAME
ADDRESS
CITY, STATE, ZIP

Customer Name:

WHAT HAPPENED: An incident occurred on July 14, 2026, that may have resulted in the disclosure of information due to an employee email error. We can confirm that the email sent in error has been deleted.

WHAT INFORMATION WAS INVOLVED: According to our records, the information involved in this incident was related to the decedent's investment account and included their first and last name, Social Security number, and account number.

Keeping our customers' information secure is our priority. We understand how upsetting this can be and sincerely apologize for this incident and any concerns or inconvenience it may cause. We are notifying you so we can work together to protect the decedent's personal and account information.

WHAT WE ARE DOING

We have conducted our own internal investigations to prevent and minimize any financial impact to you.

- We are monitoring the accounts and will let you know if we notice any suspicious activity.
- We will work with you to resolve unauthorized transactions on the accounts related to this incident if reported in a timely manner.

Please refer to the *Protecting Deceased Individuals* document we have included for additional information and precautions you can take.

FOR MORE INFORMATION

If you have any questions, for immediate response, please call the Merrill Edge Advisory Center at (TFN).

Email:

Attn: Privacy Breach Notification Support
Ref: 2026-5262

*Write
Bank of America
Attn: Privacy Breach Notification Support
Ref: 2026-5262
PO Box 25118
Tampa, FL 33622-5118

*For an email response, please include your email address.

We hope this is helpful.

Protecting Deceased Individuals

Experian has collaborated with the Identity Theft Resource Center (ITRC) to provide information and steps you can take when a deceased or incapacitated loved one is affected by a data breach incident.

Decrease the risk of their identity theft, regardless of age, by doing the following:

- Get at least 12 copies of the official death certificate when it becomes available. In some cases, you'll be able to use a photocopy, but some businesses will require an original death certificate. Since many death records are public, a business may require more than just a death certificate as proof.
- Make sure, if there's a surviving spouse or other joint account holder(s), to immediately notify relevant credit card companies, banks, stockbrokers, loan or lien holders, and mortgage companies of the death. They may require a copy of the death certificate, as well as permission from the survivor, or other authorized account holder(s).
- Ensure the executor or surviving spouse knows about all outstanding debts and understands how they'll be dealt with. You'll need to transfer the account to another person or close the account. If you close the account, ask them to list it as: "Closed. Account holder is deceased."
- Contact all credit reporting agencies (CRAs) listed below, credit issuers, collection agencies, and any other financial institution that needs to know of the death using the required procedures for each one.

Here are general tips:

- Include the following information in all letters:
  - Name and Social Security number (SSN) of the deceased
  - Last known address
  - Last five years of addresses
  - Date of birth
  - Date of death
- To speed up processing, include all requested documentation specific to that agency in the first letter
  - Send the appropriate court signed executive papers
  - Send all mail certified with a return receipt requested.
  - Keep copies of all correspondence, noting the date sent and any response(s) you receive.
  - Request a copy of the decedent's credit report using the sample template we've included.
    - A review of each report will let you know of any active credit accounts that still need to be closed, or any pending collection notices.
    - Be sure to ask for all contact information on accounts currently open in the name of the deceased (credit granters, collection agencies, etc.) so you can follow through with those entities.
- Request the report to be flagged with the following alert: "Deceased. Do not issue credit."

If an application is made for credit, notify the following person(s) immediately: (list the next surviving relative, executor/trustee of the estate and/or local law enforcement agency- noting the relationship)."

Keep in mind, friends, neighbors or distant relatives don't have the same rights as a spouse or executor of the estate. They're classified as a third party and a CRA may not mail out a credit report or change data on a consumer file upon their request. If you fall into this classification and are dealing with a unique situation, you can write to the CRA and explain the situation. They're handled on a case-by-case basis. You can also apply to the courts to be named as an executor of the estate.

Other groups to notify:

- Social Security Administration
- Insurance companies — auto, health, life, etc.
- Veteran's Administration — if the person was a former member of the military
- Immigration Services — if the decedent wasn't a U.S. citizen
- Department of Motor Vehicles — if the person had a driver's license or state identification (ID) card. Also make sure any vehicle registration papers are transferred to the new owners.
- Agencies that may be involved due to professional licenses — bar association, medical licenses, cosmetician, etc.
- Any membership programs — video rental, public library, fitness club, etc.

Specific credit reporting agencies (CRAs) information for ordering a credit report or placing a deceased flag:

Experian
PO Box 4500
Allen, TX 75013

Order a credit report	For change requests
A spouse can get a credit report by making the request through the regular channels — mail, phone and/or Internet. The spouse is legally entitled to the report. The executor of the estate can get a credit report, but must write Experian with a specific request, include a copy of the executor paperwork and the death certificate.	A spouse or executor can request a change to the file to show the person as deceased through a written request. A copy of the death certificate and in the case of the executor, the executor's paperwork must be included with the request. After any changes, Experian will send an updated credit report to the spouse or executor for confirmation that a deceased statement has been added to the credit report. This is important as the executor(s) and spouse can request other types of changes that Experian may not be able to honor. If identity theft is a stated concern, Experian will add a security alert after the file has been changed to reflect the person as deceased. If there are additional concerns, Experian will add a general statement to the file at the direction of the spouse or executor(s) and they must state specifically what they want the general statement to say, such as "Do not issue credit."

Equifax
Office of Consumer Affairs
PO Box 105139
Atlanta, GA 30348-5139

Order a credit report	For change requests
Equifax requests that the spouse, attorney or executor of the estate submit a written request to receive a copy of the deceased consumer's' file. The request should include a copy of a notarized document stating the requestor is authorized to handle the deceased consumer's affairs (for example: Order from a Probate Court or Letter of Testamentary).	Equifax requests that a spouse, attorney or executor of the estate submit a written request if they want to place a deceased indicator on the deceased consumer's file. The request should be mailed to the above address and include a copy of the consumer's death certificate. Upon receipt of the death certificate, Equifax will attempt to locate a file for the deceased consumer and place a death notice on the file. In addition, Equifax will place a seven-year promotional block on the file. Once Equifax's research is complete, they'll send a response back to the spouse, attorney, or executor of the estate.

Transunion
PO Box 1000
Chester, PA 19016

Order a credit report	For change requests
TransUnion requires proof of a power of attorney, executor of estate, conservatorship or other legal document giving the requestor the legal right to get a copy of the decedent's credit file. If the requestor is the spouse of the deceased and the address for which the credit file is being mailed to is included on the decedent's credit file, then TransUnion will mail a credit file to the surviving spouse. If the deceased is a minor child of the requestor, TransUnion will mail a credit file to the parent upon receipt of a copy of the birth certificate or death certificate naming the parent as requestor.	TransUnion will accept a request to place a temporary alert on the credit file of a deceased individual from any consumer who identifies themselves as having a right to do so. The requestor's phone number is added to the temporary, three-month alert. Once TransUnion receives a verifiable death certificate, they'll suppress the decedent's credit file and list it as a deceased consumer. TransUnion will not mail out a copy of its contents without these requirements. If you suspect fraud, TransUnion suggests you call their fraud unit at 800.680.7289 or email them at fvad@transunion.com. They'll place a temporary alert over the phone and advise you of what needs to be sent to suppress the credit file and to disclose a copy of its contents.

Credit Report Request for the Deceased

Sent credit report request via (include all that apply):
☐ e-mail ☐ fax ☐ mail (certified return receipt requested no.) ____________________

To (Name of Company): ____________________
Address: ____________________
Other Contact Info: ____________________
Date of Request: ____________________
Your Name: ____________________
Address: ____________________
Phone Number (daytime/evening/cell): ____________________

As the ______________ (relationship to deceased), I am notifying you that the following person died.

- Name of deceased: ____________________
- Date of death: ____________________
- Date of birth: ____________________
- Location of birth: ____________________
- Social Security number of deceased: ____________________
- Five year address history (most current one first): ____________________

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I would like to make the following requests:

_____ I request a current copy of (name of deceased)'s credit report be mailed to me at my address listed above.

_____ I request that the following notice be placed on (name of deceased)'s credit report: "Deceased - Do not issue credit."

_____ I request that the following notice also be added to this alert: "If an application is made for credit, notify the following person's immediately: ____________________ ____________________(list the next surviving relative, executor/trustee of the estate and/or local law enforcement agency - noting the relationship).*

Signed: