



Libertas Funding, LLC
411 W Putnam Ave Ste 220
Greenwich, CT 06830

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

October 1, 2026

NOTICE OF DATA SECURITY INCIDENT

Dear [REDACTED]

We are writing to inform you of a recent data security incident that impacted some of your personal information. Libertas Funding, LLC (“Libertas”) takes the security of your personal information very seriously. Importantly, we are not aware of misuse of your information. This letter contains information about what happened, actions we have taken to prevent a reoccurrence, and steps you can take to protect your information.

What Happened?

On or about September 9, 2026, Libertas detected suspicious activity in our IT environment and promptly took steps to investigate and secure our systems. We also activated our incident response procedures, engaged leading third-party cybersecurity experts to assist with a comprehensive investigation, and notified law enforcement. The investigation recently determined that your personal information was contained in files acquired by the unauthorized party. We are committed to supporting you as we continue to address this incident.

What Information Was Involved?

The incident involved your name, contact information, date of birth, and Social Security number. Libertas had your information because you applied for a loan product on behalf of a business and we were required to obtain this information as part of our regulatory obligations.

What We Are Doing.

We take the security of all information in our systems very seriously, and we want to assure you that we have already taken steps to prevent a recurrence by strengthening security measures, enhancing security monitoring, and increasing company awareness of data security protections. We notified law enforcement and will cooperate with their investigation.

What You Can Do

We recommend that you review the additional information enclosed, which contains important steps you can take to protect your personal information. Additionally, in an abundance of caution and 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 **24 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 <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services:

[REDACTED]

To receive the monitoring services described above, you must enroll on or before **February 22, 2027**. 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.

For More Information

Should you have any questions regarding the services provided by Cyberscout, have difficulty enrolling, or require additional support, please contact Cyberscout at 1-877-432-7463.

We appreciate your patience and understanding, and we apologize for any inconvenience or concern the incident may cause you.

Sincerely,

Libertas Funding, LLC

Additional Important Information

Monitoring: You should always remain vigilant for incidents of fraud and identity theft, especially during the next 12-24 months, by reviewing financial account statements and monitoring your credit reports for suspicious or unusual activity and immediately report any suspicious activity or incidents of identity theft. You have the right to obtain or file a police report. You can contact the Federal Trade Commission (FTC) for more information on preventing identity theft. We encourage you to report any incidents of identity theft to the FTC.

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.identitytheft.gov

Credit Reports: You may obtain a copy of your credit report, for free, whether or not you suspect any unauthorized activity on your account, from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at www.consumer.ftc.gov/articles/0155-free-credit-reports) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Fraud Alerts: You have the right to place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf), Experian (www.experian.com/fraud/center.html) or Transunion (www.transunion.com/fraud-victim-resource/place-fraud-alert). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency by visiting their websites below or by mail. To place the security freeze for yourself, your spouse, or a minor under the age of 16, you will need to provide your name, address for the past two years, date of birth, Social Security number, proof of identity and proof of address as requested by the credit reporting company. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password, which will be needed to lift the freeze, which you can do either temporarily or permanently. It is free to place, lift, or remove a security freeze.

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348-5788
www.equifax.com/personal/credit-report-services/credit-freeze/
1-866-478-0027

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013-9544
<http://www.experian.com/freeze/center.html>
1-888-397-3742

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
www.transunion.com/credit-freeze
1-800-916-8800

For residents of Iowa and Oregon: You are advised to report any suspected identity theft to law enforcement or to the state Attorney General and Federal Trade Commission.

For residents of New Mexico: You are advised to review personal account statements and credit reports, as applicable, to detect errors resulting from the security incident. You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file, to dispute incomplete or inaccurate information, and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or see the contact information for the Federal Trade Commission.

Massachusetts and Rhode Island residents: You have the right to obtain or file a police report.

For residents of District of Columbia, Maryland, New York, North Carolina, and Rhode Island:

You can obtain information from the District of Columbia, Maryland, North Carolina, New York, and Rhode Island Offices of the Attorney General and the FTC about fraud alerts, security freezes, and steps you can take to prevent identity theft.

**District of Columbia
Attorney General**
400 6th Street NW
Washington, DC 20001
1-202-442-9828
www.oag.dc.gov

**Maryland Office of
Attorney General**
200 St. Paul Pl
Baltimore, MD 21202
1-888-743-0023
<https://www.marylandattorneygeneral.gov/>

**New York
Attorney General**
120 Broadway, 3rd Fl
New York, NY 10271
1-800-771-7755
www.ag.ny.gov

**North Carolina
Attorney General**
9001 Mail Service Ctr
Raleigh, NC 27699
1-877-566-7226
<https://ncdoj.gov/>

**Rhode Island
Attorney General**
150 South Main St
Providence RI 02903
1-401-274-4400
www.riag.ri.gov