

Secure Processing Center
25 Route 111, P.O. Box 1048
Smithtown, NY 11787

Postal Endorsement Line
<<Full Name>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<City>>, <<State>> <<Zip>>
<<Country>>
***Postal IMB Barcode

<<Date>>

Dear <<Full Name>>:

Re: Notice of Data Breach

We are writing to inform you of a recent security incident that impacted some of your personal information. Please read this notice carefully, as it provides you with information on what happened and what we are doing, as well as information on how you can obtain complimentary credit monitoring and identity protection services.

What Happened?
Cirrus recently concluded a comprehensive investigation where it was the victim of a sophisticated social engineering event on July 17, 2026. This incident resulted in the unauthorized disclosure of certain documents to an unknown third-party. Once Cirrus became aware of the incident, we immediately launched a comprehensive investigation and data analysis. As part of that investigation, we engaged third-party forensic firms and other third-party experts to assist us in investigating what happened and what data may have been impacted. At the same time, we worked to further augment our security posture.

What Personal Information Was Involved?
As part of this investigation, Cirrus has been conducting a thorough analysis of the impacted files to determine what personal information they contained and to whom that information belongs. We recently determined that your personal information was contained in one of the files impacted in the incident. Specifically, your <<Breached Elements>> appeared in an impacted file.

What We Are Doing
Cirrus takes this matter very seriously. Although our investigation has not revealed evidence of any fraudulent use of your personal information, we want to provide you with information you can use to proactively take steps to protect yourself and your information.

We are offering complimentary 24-month membership in Epiq Universal Credit Monitoring (3 Bureau). Epiq Universal Credit Monitoring is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and Epiq Universal Credit Monitoring including instructions on how to activate your complimentary 24-months of membership, please see the additional information provided in this letter.

Cirrus has also taken additional steps to reinforce our security practices and is actively reviewing our systems and policies to assess what enhanced security monitoring and controls may be necessary to mitigate the risk of similar incidents in the future.

What You Can Do

Although we have no evidence that any of your personal information has been fraudulently used, in addition to enrolling in the free credit monitoring and identity restoration services being offered to you at no charge, we encourage you to take the following precautions:

- 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 the attachment to this letter.

For more information:

We take very seriously the security and privacy of your information. A dedicated call center is also being set up to answer your questions about this incident. You may call it toll free at 888-650-4420, Monday through Friday 9 a.m. to 9 p.m. ET (excluding major U.S. holidays).

Protecting your information is important to us. We appreciate your patience and understanding.

Sincerely,

Cirrus

<<Full Name>>
Activation Code: <<ACTIVATION CODE>>
Enrollment Deadline: <<ENROLLMENT DEADLINE>>
Coverage Length: 24 Months

Epiq Monitoring Solutions
3B Credit Monitoring

How To Enroll:

1) Visit https://epiqmonitoringsolutions.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@epiqmonitoringsolutions.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 https://2.epiqmonitoringsolutions.com.
5) Enter your log-in credentials.
6) You will be directed to your dashboard and activation is complete!

Product Features:

3-Bureau Credit Monitoring with Alerts
Monitors your credit file(s) with each of the 3 Credit Bureaus for key changes, with alerts such as credit inquiries, new accounts, and public records.

VantageScore® 3.0 Credit Score with Score Tracker[1]
1-Bureau VantageScore®3.0 (monthly) and Credit Score Tracker.

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 (i.e. name, date of birth, addresses, email addresses, phone numbers, driver's licenses, passports, bank accounts, credit cards, mother's maiden name, medical record numbers, national provider identifier number, crypto wallets, gamertags, usernames), 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 $5M Identity Theft Insurance[2]
Provides up to $5,000,000 ($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- UEFT and 401k/HSA Cash Recovery[2]
Provides up to $1,000,000 ($0 deductible) Unauthorized Electronic Funds Transfer Reimbursement and $1,000,000 ($0 deductible) 401k/HSA Cash Recovery. 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 Monitoring Solutions 3B Credit Monitoring, 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.

– OTHER IMPORTANT INFORMATION –

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 +1(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 190222000
(888) 378 8228	(888) 397 3742	(888) 909 8872
www.equifax.com	www.experian.com	www.transunion.com

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

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 those prior five years;
5. Proof of current address such as a current utility bill or telephone bill; and
6. 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 600Pennsylvania Avenue, NW Washington DC 20580; telephone +1 (877) 382-4357; or www.consumer.gov/idtheft.

Contacting the Internal Revenue Service: If you believe you are the victim of tax fraud or that somebody has filed or accessed your tax information, you should immediately contact the IRS or state tax agency as appropriate. For the IRS, you can use Form 14039 https://www.irs.gov/pub/irs-pdf/f14039.pdf).You can also call them at 800-908-4490 (Identity Theft Hotline). Information on how to contact your state department of revenue to make similar reporting may be found by going tohttp://www.taxadmin.org/state-tax-agencies.

IRS Identity Protection PIN: The IRS offers an Identity Protection PIN, which is a six digit number that prevents someone else from filing a tax return using your Social Security number. The Identity Protection PIN is known only to you and the IRS. For more information and to obtain an Identity Protection PIN, please visit the IRS website at https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin.

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 District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; +1 (202) 727-3400; and www.oag.dc.gov.

Colorado and Illinois residents: You may obtain information from the Federal Trade Commission and the credit reporting agencies about fraud alerts and security freezes.

Iowa Residents: The Attorney General can be contacted at Office of Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319; +1 (515) 281-5164; www.iowaattorneygeneral.gov.

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 https://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.

North Carolina Residents: The Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; +1 (877) 566-7226 (Toll-free within North Carolina); +1 (919) 716-6400; or www.ncdoj.gov. 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).

New Mexico Residents: You have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

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. 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).

Rhode Island residents: The Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and +1 (401) 274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this incident. Fees may be required to be paid to the consumer reporting agencies. There are approximately six Rhode Island residents that may be impacted by this incident.

For Arizona, California, Iowa, Montana, Washington and West Virginia 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).