Best Egg

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SAMPLE A. SAMPLE
123 MAIN STREET
ANYTOWN US 12345-6789

November 24, 2026

RE: Notice of Data Breach. Please read this entire letter.

Dear Sample A. Sample:

We are writing to let you know about a cybersecurity incident involving Best Egg. Keeping your personal information safe and secure is very important to us and, as you will see below, we have taken robust steps to address the incident and help protect your interests. Please read this entire letter as it contains details to help keep your personal information secure.

What Happened?

On October 26, 2026, we detected suspicious activity on the Best Egg Financial Health platform. Upon identifying the activity, we promptly launched an investigation and discovered that an unauthorized third party gained access to the Best Egg Financial Health platform and acquired certain information, including some records that contain your personal information.

What Information Was Involved?

Based on our investigation, the affected information is associated with the Best Egg Financial Health platform, which includes your name, date of birth, Social Security number, the financial account number you use to make payments on your Best Egg loan, and other contact information. To date, we have not detected any fraud in connection with your Best Egg online account.

What We Are Doing.

Upon learning of this incident, we acted quickly to stop unauthorized access, protect affected accounts, and began a thorough forensic investigation with the assistance of outside cybersecurity experts. We have also reported this incident to law enforcement and relevant regulators and are taking steps to further strengthen our network.

What You Can Do.

To help protect your identity, we are offering complimentary access to Experian IdentityWorks℠ for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

1:2 - 1

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks℠ as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** March 31, 2027 by 11:59 pm EST (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/1Bcredit
- Provide your **activation code**: [Activation Code]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks℠ online, please contact Experian's customer care team by March 31, 2027 at 1-833-918-8818 Monday – Friday, 8 am – 8 pm Central Time (excluding major U.S. holidays). Be prepared to provide engagement number [B######] as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks℠. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks℠:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.[1]
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **$1 Million Identity Theft Insurance[2]:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Please review the attached Additional Information guide for more details and for steps you can take to protect your personal information.

For More Information. We sincerely regret any inconvenience or concern caused by this incident. If you have further questions or concerns, or would like an alternative to enrolling online, please call 1-833-918-8818 toll-free Monday through Friday from 8 am to 8 pm Central Time (excluding major U.S. holidays). Be prepared to provide your engagement number [B######].

Sincerely,



Paul Ricci, Head of Consumer Lending
Best Egg

[1] Offline members will be eligible to call for additional reports quarterly after enrolling.
[2] The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ADDITIONAL INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF

You can get more information about fraud alerts, security freezes, and preventing identity theft from the consumer reporting agencies listed below and from the Federal Trade Commission (FTC). You can reach the FTC's identity theft hotline at 1-877-IDTHEFT (1-877-438-4338); TTY: 1-866-653-4261. Information is also available online at https://consumer.ftc.gov/features/identity-theft and https://www.identitytheft.gov. The FTC's address is: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

To request a security freeze, use the security freeze contact information below:

Equifax Security Freeze	**Experian Security Freeze**	**TransUnion Security Freeze**
P.O. Box 105788 Atlanta, GA 30348 1-800-349-9960 www.equifax.com/personal/credit-report-services	P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/center.html	P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 www.transunion.com/credit-freeze

Obtain Your Credit Report
We encourage you to stay alert to identity theft and fraud by reviewing your account statements and monitoring your free credit reports. Under federal law, you are entitled to free copies of your credit report from each of the three nationwide consumer reporting agencies listed above. To get your free reports, visit www.AnnualCreditReport.com or call 1-877-322-8228. You may also mail a request to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. If you find inaccurate information or a fraudulent transaction on your credit report, you have the right to ask the consumer reporting agency to correct or delete that information.

Fraud Alerts
You may place a fraud alert on your credit file at no cost. An initial fraud alert lasts one year. It tells creditors there may be fraudulent activity and asks them to contact you before opening new accounts in your name. If you are a victim of identity theft, you may be eligible for an extended fraud alert, which lasts seven years. To place a fraud alert, contact any one of the three consumer reporting agencies. That agency will notify the other two.

Security Freeze
You have the right to place a security freeze on your credit report free of charge. There is also no charge to temporarily lift or permanently remove a freeze. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. Using a freeze may delay, interfere with, or block approval of new credit you apply for. To place a freeze, you must contact each of the three consumer reporting agencies separately, online, by phone, or by mail, using the contact information above. If you place a security freeze before enrolling in the complimentary credit monitoring service described in this letter, you may need to temporarily lift the freeze to enroll. You may refreeze your credit file after you enroll.



2:2 - 3

Reporting Identity Theft
If you believe you are a victim of identity theft, or that your information is being misused, report it promptly to your local law enforcement agency, your state Attorney General, and the FTC. You have the right to file a police report and to obtain a copy of it. Keep a copy of the police report, because creditors may ask for it to resolve fraudulent debts.

Your Rights Under the Fair Credit Reporting Act
You have rights under the federal Fair Credit Reporting Act (FCRA). These include the right to be told if information in your credit file has been used against you, the right to know what is in your file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. They may not report outdated negative information. Access to your file is limited, and your consent is required before reports are provided to employers. You may limit "prescreened" offers of credit and insurance based on your credit report, and you may seek damages from violators. Identity theft victims and active-duty military personnel have additional rights. For more information, visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

State Specific Information

California residents: For more information on protecting yourself against identity theft, visit the California Attorney General's privacy website at www.oag.ca.gov/privacy, or contact the Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814; 1-800-952-5225.

Connecticut residents: You may contact the Connecticut Attorney General's Office at 165 Capitol Avenue, Hartford, CT 06106; www.portal.ct.gov/AG; 1-860-808-5318.

District of Columbia residents: You have the right to place a security freeze on your credit report free of charge, as described above. You may get information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia, Office of Consumer Protection, 400 6th Street NW, Washington, DC 20001; www.oag.dc.gov; 1-202-727-3400.

Iowa residents: We encourage you to report suspected identity theft to local law enforcement or to the Iowa Attorney General. Office of the Attorney General of Iowa, Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319; www.iowaattorneygeneral.gov; 1-515-281-5926.

Kentucky residents: You may contact the Office of the Attorney General of Kentucky, 700 Capital Avenue, Suite 118, Frankfort, KY 40601; www.ag.ky.gov; 1-502-696-5300.

Maryland residents: You may get information about preventing and avoiding identity theft from the FTC (contact information above) and from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202; www.marylandattorneygeneral.gov; toll-free 1-888-743-0023.

Massachusetts residents: Under Massachusetts law, you have the right to obtain a police report about this incident. If you are a victim of identity theft, you also have the right to file a police report and obtain a copy of it. You may request a security freeze using the instructions and information listed above. There is no charge to place, lift, or remove a security freeze.

New Mexico residents: You have rights under the federal Fair Credit Reporting Act, as summarized above. You also have the right to place a security freeze on your credit report free of charge, as described above.

New York residents: You may get information on identity theft from these agencies:

- New York Department of State, Division of Consumer Protection: 1-800-697-1220; https://dos.ny.gov/consumer-protection
- New York Attorney General: 1-800-771-7755; https://ag.ny.gov

North Carolina residents: You may get information about preventing and avoiding identity theft from the North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; www.ncdoj.gov; 1-877-566-7226 (toll-free in North Carolina) or 1-919-716-6000.

Oregon residents: We encourage you to report suspected identity theft to law enforcement, including the Oregon Attorney General and the FTC. Oregon Department of Justice, Consumer Protection, 1162 Court Street NE, Salem, OR 97301-4096; www.doj.state.or.us; toll-free 1-877-877-9392.

Rhode Island residents: We estimate that 4634 Rhode Island resident(s) are affected by this incident. You have the right to file a police report about any fraud or identity theft committed using your personal information, and to obtain a copy of the report. You may get information about preventing and avoiding identity theft from the Rhode Island Attorney General's Office, 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; 1-401-274-4400.

Vermont residents: You may also contact the Vermont Attorney General's Consumer Assistance Program at 1-800-649-2424 or visit www.ago.vermont.gov.

All U.S. residents: For more information, contact the FTC using the contact information at the top of this section, or visit https://consumer.ftc.gov.