

<AmericasBest\_Logo>

Return Mail Processing Center

<US Return Mail address>

<First Name> <Last Name>

<Address 1>

<Address 2>

<City> <State> <ZIP>

## NOTICE OF SECURITY INCIDENT

April 23, 2026

Dear <First Name>,

As a valued member of the America's Best family, we take the security of your personal information seriously. We're writing to notify you that we recently detected suspicious activity on your America's Best account.

### What Happened

We identified suspicious logins that occurred between March 13, 2026 and March 14, 2026 to a limited number of America's Best accounts and detected that an unauthorized party attempted to place orders on those accounts using credit cards associated with those accounts. We immediately forced password resets on those accounts. We also canceled fraudulent orders. America's Best account activity is actively monitored to protect our customers' personal information.

Based on our investigation, which was concluded on March 24, 2026, we have found no evidence that any login information was obtained from America's Best. We believe that an unauthorized party gained access to customer login credentials that were previously compromised on other non-America's Best sites and then reused those credentials on the customer's America's Best account.

### What Information Was Involved

Through this activity, the unauthorized party could have gained access to limited personal information about your America's Best account, including first and last name, personal address, <Exposure>

The America's Best accounts did not include Social Security number, driver's license number, or bank account information. The unauthorized party was not able to acquire your associated credit card information because it is masked in our system and only the last four (4) digits were visible. Further, we do not store your credit card information on our servers in order to prevent further unauthorized credit card access.

### What We Are Doing

As discussed above, we immediately forced password resets on affected America's Best accounts, and canceled the fraudulent order(s). Any hold on your credit card, if any, will not be processed.

### What You Can Do

If you haven't already, when you login in again to your America's Best account, you will be forced to reset your password. This action is necessary to help keep your personal information safe and your account secure. As a good personal security practice, we recommend that you not use the same password for different accounts, and that you update any use of duplicate passwords. Please also report any suspicious activity to your credit card company.

We are also offering you a complimentary <Term> enrollment to **Equifax Credit Watch™ Gold** credit monitoring and identity theft restoration services (\*Note: You must be over age 18 with a credit file to take advantage of the product).

#### Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications<sup>1</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>

## **Enrollment Instructions**

Go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code of **<Activation Code>** then click "Submit"

**1. Register:**

Complete the form with your contact information and click "Continue".

*If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.*

*Once you have successfully signed in, you will skip to the Checkout Page in Step 4*

**2. Create Account:**

Enter your email address, create a password, and accept the terms of use.

**3. Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

**4. Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

**You're done!**

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

<sup>1</sup> WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

<sup>2</sup> The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>3</sup> Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com)

<sup>4</sup> The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Please review the Additional Resources included with this letter. This section describes additional best practices you can take to help protect your personal information, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

If you have any questions concerning this incident, please call 1-800-411-1162, Mon-Fri 9a-10p & Sat-Sun 9a-9p Eastern Time.

Sincerely,  
America's Best

## **ADDITIONAL RESOURCES**

**Order Your Free Credit Report:** To order your free annual credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's (FTC) website at [www.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

The three credit bureaus (Equifax, Experian, and TransUnion) provide free annual credit reports only through the website, toll-free number, or request form. You may also purchase a copy of your credit report by contacting any of the credit reporting agencies below:

Equifax	<a href="http://www.equifax.com">www.equifax.com</a>	(800) 685-1111
Experian	<a href="http://www.experian.com">www.experian.com</a>	(888) 397-3742
TransUnion	<a href="http://www.transunion.com">www.transunion.com</a>	(800) 916-8800

Upon receiving your credit report, review it carefully. Errors may be a warning sign of possible identity theft. Here are a few tips of what to look for:

- Look for accounts you did not open.
- Look in the “inquiries” section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case.
- Look in the “personal information” section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff’s office because it may signal criminal activity.

We encourage you to take advantage of these protections and remain vigilant for incidents of fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.

**Federal Trade Commission and State Attorneys General Offices:** If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidence of identity theft or fraud, promptly report the matter to your local law enforcement authorities (from whom you can obtain a police report), state Attorney General, and the Federal Trade Commission (FTC). You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission Bureau of Consumer Protection  
600 Pennsylvania Avenue NW Washington, DC 20580  
(877) IDTHEFT (438-4338)  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**Placing a Security Freeze:** You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed 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.

You can place, temporarily lift, or permanently remove a security freeze on your credit report online, by phone, or by mail. You will need to provide certain personal information, such as address, date of birth, and Social Security number to request a security freeze and may be provided 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. Information on how to place a security freeze with the credit reporting agencies is also contained in the links below:

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)  
[www.experian.com/help/credit-freeze](http://www.experian.com/help/credit-freeze)  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

As of April 7, 2026, the reporting agencies allow you to place a credit freeze through the online, physical mail and phone numbers and request that you provide the information listed below. Where possible, please consult the websites listed above for the most up-to-date instructions.

Reporting Agency	Online	Physical Mail	Phone Number
Equifax	<p><b>Freeze request may be submitted via your myEquifax account, which you can create here:</b></p> <p><a href="https://my.equifax.com/consumer-registration/UCSC/#/personal-info">https://my.equifax.com/consumer-registration/UCSC/#/personal-info</a></p>	<p><b>Mail the Equifax Freeze Request Form to:</b> Equifax Information Services LLC P.O. Box 105788 Atlanta, GA 30348-5788</p> <p><b>Form may be found here:</b> <a href="https://assets.equifax.com/assets/personal/Security_Freeze_Request_Form.pdf">https://assets.equifax.com/assets/personal/Security_Freeze_Request_Form.pdf</a></p>	888-298-0045
Experian	<p><b>Freeze request may be submitted here:</b></p> <p><a href="https://www.experian.com/ncaonline/freeze">https://www.experian.com/ncaonline/freeze</a></p>	<p><b>Mail the request to:</b> Experian Security Freeze, P.O. Box 9554, Allen, TX 75013</p> <p><b>Request must include:</b></p> <ul style="list-style-type: none"> <li>• Full Name</li> <li>• Social security number</li> <li>• Complete address for last 2 years</li> <li>• Date of birth</li> <li>• One copy of a government issued identification card, such as a driver's license, state ID card, etc.</li> <li>• One copy of a utility bill, bank or insurance statement, etc.</li> </ul>	888-397-3742
TransUnion	<p><b>Freeze request may be submitted via your TransUnion account, which you can create here:</b></p> <p><a href="https://service.transunion.com/dss/orderStep1_form.page">https://service.transunion.com/dss/orderStep1_form.page</a></p>	<p><b>Mail the request to:</b> TransUnion P.O. Box 160 Woodlyn, PA 19094</p> <p><b>Request must include:</b></p> <ul style="list-style-type: none"> <li>• Full Name</li> <li>• Social security number</li> <li>• Complete address</li> </ul>	888-909-8872

Fees associated with placing, temporarily lifting, or permanently removing a security freeze no longer apply at nationwide consumer reporting agencies.

**Placing a Fraud Alert:** To protect yourself from possible identity theft, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. You may obtain additional information from the FTC and the credit reporting agencies listed above about placing a fraud alert and/or security freeze on your credit report.