

[REDACTED]

Sefas Innovation, Inc.
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998

[REDACTED]



May 20, 2026

Re: Notice of Data Security Incident

Dear [REDACTED]

Sefas provides document composition software to Frost Bank as well as software development and support. We are writing to let you know about an incident involving your personal information. We informed Frost Bank about the incident on April 22, 2026, and began providing information so that the individuals and data affected could be determined.

What Information Was Involved. The files involved contain one or more copies of a tax information form that would have included your name, address, Social Security or other taxpayer identification number, account number(s) and loan number(s).


What We Are Doing. Upon discovering the incident, we took immediate steps to contain it. The actions included preventing unauthorized activity, isolating the relevant system(s), and initiating a thorough investigation with the assistance of cybersecurity specialists.

We have worked diligently to understand the nature and scope of the incident and to analyze available evidence as to the Frost Bank files that were involved. In response to the incident, we are providing you with access to Credit Monitoring/Credit Report/Credit Score services at no charge. These services provide you with alerts for twenty-four (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 the 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.

What You Can Do. You should read the enclosed "Information About Identity Theft Protection." In addition, you may take advantage of the identity theft protection services we have obtained for you.

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]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to children under the age of 18 years. 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 further questions regarding this incident, please call 1-844-593-8461, Monday through Friday between 8:00 am to 8:00 pm ET, excluding major U.S. holidays.



Please rest assured that we remain committed to protecting your personal information and will continue to look for opportunities to enhance our security on an ongoing basis.

Sincerely,

Sefas Innovation, Inc.

Encl.

*INFORMATION ABOUT IDENTITY THEFT PROTECTION

Remain Vigilant. We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. Purchase a copy of your credit report from the national credit reporting agencies listed below.

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 2104, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-888-4213

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you do not recognize. Look for inaccurate information, such as home address or Social Security number. If you see anything you do not understand or that looks incorrect, call the credit reporting agency at the telephone number on the report.

We recommend you vigilantly review your account statements and credit reports and promptly report any suspicious activity or suspected identity theft to law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission (FTC). You may contact the FTC or your state's regulatory authority to obtain information about avoiding identity theft. Contact the FTC at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft.

Law Enforcement. Please note that law enforcement has not requested that we delay sending this notification.

Additional Information Required by Massachusetts Law

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. However, note that no police report has been filed as a result of 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.

Credit Freezes: Under Massachusetts law, you have a right to request a "security freeze" on your consumer report at no charge. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. You should be aware that using a security freeze may delay, interfere with, or prevent the timely approval of any subsequent request or application you make regarding new loans, credit, mortgage, insurance, housing, employment, investment, utilities, internet credit card transactions, or other services, including an extension of credit at a point of sale. Under federal law, you cannot be charged to place, lift, or remove a security freeze. *Note that, unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting agency.*

You may place a security freeze on your credit report with each of the three major consumer reporting agencies using their website or dedicated telephone number or by regular, certified, or overnight mail using the information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348 1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

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

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
<https://www.transunion.com/credit-freeze>

To request a security freeze, you may need to provide the following information depending on whether you do so online, by phone, or by mail:

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, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security card, pay stub, or W-2; and
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation of your mailed request to you within five (5) business days and provide you 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze to permit a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail or using their websites and you may need to include proper identification (name, address, and Social Security number), the PIN number and/or password provided to you when you placed the security freeze, and the identities of those entities or individuals you would like to receive access to your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your mailed request to lift the security freeze for those identified entities or for the specified period of time. If the request is made through a website or by phone, a credit reporting agency will lift a freeze within one hour.

Similarly, to remove the security freeze, you may make the request by telephone or send a written request to each of the three credit bureaus by mail or through their website and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your mailed request to remove the security freeze. If the request is made through a website or by phone, a credit reporting agency will remove a freeze within one hour. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above.

Fraud Alerts: You can place two types of fraud alerts on your credit report to notify creditors: an initial alert and an extended alert. You may place an initial fraud alert on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert lasts for one year. You may place an extended alert on your credit report by mail if you have been a victim of identity theft with the appropriate documentary proof. An extended fraud alert lasts for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number or visiting the website of any of the three national credit reporting agencies listed below. You only need to notify one agency, because it must notify the other two agencies.

Equifax:
1-866-349-5191

<https://www.equifax.com/personal/education/identity-theft/fraud-alert-security-freeze-credit-lock/>

Experian:
1-888-397-3742

<https://www.experian.com/fraud/center.html>

TransUnion:
1-800-680-7289,

<https://www.transunion.com/fraud-alerts>

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.