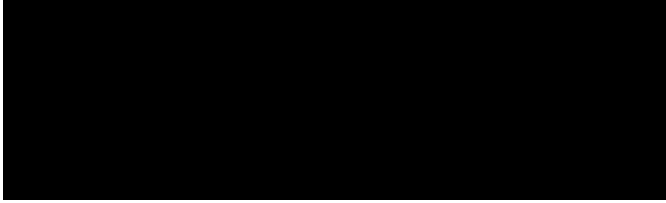


National Association of Credit Management Intermountain
c/o Cyberscout
PO Box 245
Bellmawr, NJ 08099



June 17, 2026

Dear [REDACTED]:

National Association of Credit Management Intermountain (“NACM”) writes to notify you of an incident that may impact the privacy of certain information. At this time, there is no evidence to suggest that any information has been fraudulently misused. However, NACM is providing this notification to you out of an abundance of caution and so that you may take steps to protect your information if you feel it is necessary to do so.

NACM has taken steps to address this event and is committed to protecting the information in its care. Additionally, as a safeguard, NACM is providing you with access to 24 months of credit monitoring and identity protection services through Cyberscout, a TransUnion company at no cost to you. NACM encourages you to enroll in this complimentary service. Information about how to enroll along with additional resources available to you are included in the attached *Steps You Can Take to Help Protect Your Information*.

In addition to enrolling in the complimentary credit monitoring service detailed within, NACM recommends that you remain vigilant in regularly reviewing and monitoring your account statements and credit reports for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly change your password, contact the financial institution or company, and take any additional steps needed to protect your account. Additionally, please report any suspicious incidents to local law enforcement and/or the Massachusetts Attorney General. NACM has provided additional information below, which contains more information about steps you can take to protect yourself against fraud and identity theft.

Should you have questions or concerns regarding this matter, please call our assistance line at 1-800-405-6108 between 8:00 am to 8:00pm Eastern time, Monday – Friday, excluding holidays. You can also write us at 5710 S. Green Street, Murray, UT 84123.

The security of customer information is of the utmost importance to us. While it is regrettable this incident occurred, please be assured NACM is taking appropriate actions to rectify the situation and prevent such incidents in the future.

Sincerely,

National Association of Credit Management Intermountain



STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring Services

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.

To enroll in Credit Monitoring services at no charge, please log on to [REDACTED] 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 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.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports and account statements for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended "fraud alert" on a 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, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit 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 credit freeze 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. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1-800-680-7289 www.transunion.com	Experian 1-888-397-3742 www.experian.com	Equifax 1-888-298-0045 www.equifax.com
TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000	Experian Fraud Alert P.O. Box 9554 Allen, TX 75013	Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069

TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
--	---	---

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, the Massachusetts Attorney General, and the FTC. This notice has not been delayed by law enforcement.

