

If you believe your information was used fraudulently as a result of this incident and would like to discuss how to address it, please reach out to an Experian agent at the number below. If you determine that identity restoration support is needed, an Experian Identity Restoration agent is available to work with you to resolve instances of fraud that occurred after the incident. This support may include helping you to contact creditors to dispute charges and close accounts; assisting you to place a freeze on your credit file with the three major credit bureaus; and facilitating your contact with government agencies to help restore your identity.

Please note that Identity Restoration is available for 24 months from the date of this letter. This service will be available to you at any time during the 24 months regardless of whether you enroll in credit monitoring. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

We encourage you to activate the complimentary fraud detection tools available through Experian. This product provides you identity detection and support services to help resolve instances of identity theft. To start monitoring your personal information, please follow the steps below:

- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/1Bcredit>; or call the customer care team to enroll: 877-769-1112
- Ensure that you **enroll by** July 31, 2026 by 11:59 pm UTC (Your code will not work after this date.)
- Provide your **activation code**: ABCDEFGHI

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

You can contact Experian immediately regarding fraud issues, and you may access the following features once enrolled:

- **Experian credit report at signup:** See the information 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 level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

For More Information. We sincerely regret any inconvenience this may cause. If you have questions regarding this incident, need assistance with Identity Restoration, or would like to enroll by phone, please contact Experian's customer care team by July 31, 2026 at 877-769-1112 Monday – Friday, 6 am – 6 pm Pacific Time (excluding major U.S. holidays). Please provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services.

Sincerely,

Alaska Air Group Credit Union

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.

RECOMMENDED STEPS FOR IDENTITY THEFT PROTECTION

Review Your Credit Reports. We recommend that you review your account statements and monitor your credit reports. Under federal law, you are entitled to one free copy of your credit report from each of the three major credit reporting companies every 12 months. To obtain a free annual credit report, go to www.annualcreditreport.com or call 877-322-8228. You may wish to stagger your requests so that you receive a free report from one of the three credit bureaus every four months.

You may file a police report if you experience identity fraud. Please note that in order to file a crime or incident report with law enforcement for identity theft, you will likely need to provide some form of evidence. A police report is often required to dispute fraudulent matters with banks, creditors, retailers and other organizations. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General's office in your home state.

Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you but may cause delay when seeking to obtain credit.

Credit Bureaus

Equifax Fraud Reporting
866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com

Experian Fraud Reporting
888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only one of these bureaus and use only one of these methods to place a fraud alert. When one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail. An initial fraud alert will last for one year. **No one is allowed to place a fraud alert on your credit report except you.**

Security Freeze. By placing a security freeze, someone who acquires your personally identifiable information will not be able to use that information to open new accounts or borrow money in your name without taking additional steps that will help keep them from being successful. Unlike a fraud alert, you will need to contact each of the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

District of Columbia Residents: Office of the Attorney General for the District of Columbia, Office of Consumer Protection, at 400 6th St. NW, Washington, D.C. 20001, <https://oag.dc.gov>, or by phone at 202-442-9828.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 502-696-5300.



Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division Office, 44 North Potomac Street, Suite 104, Hagerstown, MD 21740, Telephone: 888-743-0023, or at <https://www.marylandattorneygeneral.gov/Pages/contactus.aspx>.

Massachusetts Residents: You are advised of your right to obtain a police report in connection with this incident.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

New York Residents: the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 800-771-7755; <https://ag.ny.gov/>.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400 Two Rhode Island residents were notified of this incident.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 877-IDTHEFT (438-4338), TTY: 866-653-4261.