

[XXXX]

<<Return Address>>

<<City>>, <<State>> <<Zip>>

Via First-Class Mail

<<First Name>> <<Last Name>>

<<Address 1>>

<<Address 2>>

<<City>><<State>><<Zip>>

<<Date>>

Re: Notice of Data Breach

Dear <<First Name>> <<Last Name>>,

Mercadien, P.C. CPAs (“Mercadien”, “we”, “us”, “our”) was previously engaged by [REDACTED] to provide certain advisory and compliance services in support of bank business, with that work concluding in 2023. Mercadien sincerely regrets to inform you that we discovered a data security incident that affected your personal information. At this time, there has been no indication or evidence that your information has been or will be misused. We are writing to provide you with information about the incident and what you can do to remain vigilant and protect your personal information going forward.

What Happened

We detected the data security incident on November 7, 2025. We subsequently conducted a forensic investigation to determine the nature and scope of the incident and whether information relating to our customers was affected. Mercadien provided [REDACTED] with initial notice of the security incident on December 17, 2025. At that time, based on our investigation, we reported that the incident involved unauthorized access to Mercadien’s environment resulting from the exploitation of a security vulnerability sometime between September 17, 2025, and October 8, 2025. However, we had yet to complete the data analysis necessary to confirm if [REDACTED] information was impacted. On August 14, 2026, after the third-party investigation and file review completed, we provided our findings to [REDACTED]

What Information Was Involved

Our investigation determined that certain [REDACTED] files held by Mercadien were accessed by an unauthorized third-party. In response to the incident, we implemented a variety of steps to prevent misuse of the personal information. We have not identified any evidence at this time that any personal information for any of our customers has been misused as a result of this incident.

Based on [REDACTED] review of these affected files, the types of personal information involved vary slightly by individual, but include: first and last name, as well as Social Security number and, in some limited instances, driver’s license, date of birth, and bank account number.

What We Are Doing

After we notified [REDACTED] of the incident, [REDACTED] remained in communication with us to understand the incident and its potential impact on any [REDACTED] data, as well as our investigation and remediation efforts. We provided [REDACTED] with the results of the third-party investigation and file review on August 14, 2026. Northwest Bank then began an extensive review, including a data analysis to identify affected individuals, determine any applicable notice requirements, and obtain the information required to provide any required notices. [REDACTED] completed this analysis on September 25, 2026.

Additionally, out of an abundance of caution and in accordance with applicable law, [REDACTED] is providing you with access to free credit monitoring and identity theft protection services through Experian for <<coverage period>>.

What You Can Do

Currently, neither Mercadian nor [REDACTED] are aware of anyone reporting fraud as a result of this incident. As data incidents are increasingly common, we encourage you to always remain vigilant, monitor your accounts, and immediately report any suspicious activity or suspected misuse of your personal information. We encourage you to review the Additional Important Information located on the following pages, which includes further steps to safeguard your personal information, such as implementing a fraud alert or security freeze.

To enroll in Experian's credit monitoring and identity theft services at no charge, please see the enrollment information at the end of this letter.

For More Information

If you have any questions about this incident, please call <<Call Center Details>, Monday – Friday between 8:00 a.m. and 5:00 p.m. Central Time, excluding major U.S. holidays.

Sincerely,

Mercadian, P.C. CPAs
P.O. Box 7648
Princeton, NJ 08453

Additional Important Information

Monitoring: You should always remain vigilant and monitor your accounts for incidents of fraud and identity theft by reviewing credit card account and bank account statements and monitoring your credit report for suspicious or unusual activity. You can report suspicious activity to the applicable financial institution(s) or law enforcement.

Fraud Alert: You can place fraud alerts with the three major credit bureaus by phone and online as set forth below with Equifax, TransUnion, or Experian. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Initial fraud alerts last for one year. Victims of identity theft can get an extended fraud alert for seven years.

Credit Report: You can order a free credit report from each of the three credit reporting bureaus. To order your free credit report: visit www.annualcreditreport.com; call, toll-free, 1-877-322-8228; or mail a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically.

Security Freeze: You have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information may need to be included when requesting a security freeze: (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) addresses for the past five years; (5) proof of address; (6) Social Security Card, pay stub, or W2; or (7) government-issued identification card. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. It is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

<u>TransUnion</u>	<u>Experian</u>	<u>Equifax</u>
1-888-909-8872	1-888-397-3742	1-800-349-9960
www.transunion.com/credit-help	www.experian.com/help/	www.equifax.com/personal/credit-report-services/
<u>Fraud Alert</u> P.O. Box 2000 Chester, PA 19016	<u>Fraud Alert</u> P.O. Box 9554 Allen, TX 75013	<u>Fraud Alert</u> P.O. Box 105069 Atlanta, GA 30348-5069
<u>Credit Freeze</u> P.O. Box 160, Woodlyn, PA 19094	<u>Credit Freeze</u> P.O. Box 9554, Allen, TX 75013	<u>Credit Freeze</u> P.O. Box 105788 Atlanta, GA 30348-5788

Fair Credit Reporting Act: Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by requesting information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

Federal Trade Commission: More information about fraud alerts, security freezes, and other steps

to protect against identity theft can be obtained by contacting the Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580, 1-877-IDTHEFT (438-4338), or www.identitytheft.gov.

For Iowa residents: You can report any suspected identity theft to local law enforcement or to the Iowa Attorney General.

For Massachusetts residents: You have the right to obtain a police report and request a security freeze.

For Oregon residents: You can report any suspected identity theft to law enforcement, including the Oregon Attorney General, and the Federal Trade Commission.

Residents of the below states can obtain additional information regarding identity theft and more at:

- **Office of the Attorney General for the District of Columbia:** 400 6th Street, NW, Washington, D.C. 20001; 202-727-3400; and <https://oag.dc.gov>.
- **Maryland Office of the Attorney General:** Consumer Protection Division, 200 St. Paul Place, 16th Fl, Baltimore, MD 21202; 1-888-743-0023; <https://www.marylandattorneygeneral.gov/>.
- **New York State Attorney General:** Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.
- **North Carolina Attorney General:** 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and <https://www.ncdoj.gov>.

Experian IdentityWorks

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for [##] months. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** [Enrollment End Date] (5:59 UTC) (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [Enrollment URL]
- Provide your **activation code**: [Activation Code]

ADDITIONAL DETAILS REGARDING YOUR [##]-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. The product includes the following features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **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**:** Provides coverage for certain costs and unauthorized electronic fund transfers.