



102 W Service Rd  
# 384 Champlain NY  
12919

January 8, 2026



Dear [REDACTED]

#### **Re: Notice of Cybersecurity Incident**

Money Mart (also operated as The Check Cashing Store) takes the privacy and security of personal information in our care very seriously. Regrettably, we are writing to advise you of a cybersecurity incident that may have involved some of your personal information. The purpose of this letter is to inform you of the incident, the steps we are taking to bolster the protection of the personal information in our custody and to provide you with information on additional steps you may take to protect your personal information.

#### **WHAT HAPPENED?**

In early December 2025, we learned that an unauthorized third party gained access to certain files contained in a third-party application. In response, external legal counsel engaged a third-party cybersecurity firm to conduct a forensic investigation and we have taken appropriate measures to further protect our data.

#### **WHAT INFORMATION IS INVOLVED?**

Although the forensic investigation is ongoing, we have reason to believe that certain personal information in our possession was accessed and acquired by the unauthorized third party. We have been working diligently to identify who may have been impacted and the types of personal information involved. Regrettably, this potentially includes the following personal information relating to you:

Name, Social Security Number.

#### **WHAT WE ARE DOING**

We are continuing to implement enhanced security measures to better prevent an incident of this nature from reoccurring. Once the investigation is complete, we will implement additional measures, as needed.

#### **WHAT YOU CAN DO**

To help alleviate some of the concerns you may have regarding this incident, we have arranged for 12 months of complimentary credit monitoring and identity theft protection services through TransUnion. Through this service, you will receive alerts of any significant changes to your online credit report and are afforded insurance coverage in the unlikely event of an identity theft incident. Please follow the instructions at the end of this letter to activate your complimentary credit monitoring.

#### **FOR MORE INFORMATION**

We apologize for any concern this incident may cause you. If you have questions regarding this incident, please contact [hrops@mfsg.com](mailto:hrops@mfsg.com).

Thank you for your patience and understanding.

Sincerely,

Money Mart

00766-ADFSN-2025204-L001 AUTO\_000003-000013-000-1/3





Activation Code: [REDACTED]

We have retained the assistance of Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

Through Cyberscout, we have arranged a **12-month** subscription to an online monitoring service, at no cost to you. This credit monitoring service will notify you by email of critical changes to your Credit Report. Should you receive an email alert, you can review and validate the reported change by logging into the portal. This allows you to identify any potentially fraudulent activity on your Credit Report.

We encourage you to take advantage of this service and help protect your identity. To activate your service, please visit:

<https://bfs.cyberscout.com/activate>

You will be prompted to enter the following activation code:

[REDACTED]

Please ensure that you redeem your activation code before 4/30/2026 to take advantage of the service.

Upon completion of the enrollment process, you will have access to the following features:

- ✓ Access to a credit report with credit score. A credit report is a snapshot of a consumer's financial history and primary tool leveraged for determining credit-related identity theft or fraud.
- ✓ Credit monitoring alerts with email notifications to key changes on a consumer's credit file. In today's virtual world, credit alerts are a powerful tool to protect against identity theft, enable quick action against potentially fraudulent activity, and provide overall confidence to potentially impacted consumers.
- ✓ Dark Web Monitoring to provide monitoring of surface, social, deep, and dark websites for potentially exposed personal, identity and financial information in order to help protect consumers against identity theft.
- ✓ Identity theft insurance of up to \$1,000,000 in coverage to protect against potential damages related to identity theft and fraud.
- ✓ Assistance with reading and interpreting credit reports for any possible fraud indicators.
- ✓ Assistance with answering any questions individuals may have about fraud.

Should you have any questions regarding the Cyberscout solution, have difficulty enrolling, or require additional support, please contact Cyberscout at 1-877-432-7463.



## **ADDITIONAL STEPS YOU CAN TAKE**

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity over the next 12 to 24 months. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

**Equifax**, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-888-378-4329

**Experian**, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742

**TransUnion**, PO Box 1000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-833-799-5355

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

**Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.identitytheft.gov](http://www.identitytheft.gov)

### **Fraud Alerts and Credit or Security Freezes:**

**Fraud Alerts:** There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

**Credit or Security Freezes:** You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

*How do I place a freeze on my credit reports?* There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

**Experian Security Freeze**, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)

**Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)

**TransUnion Security Freeze**, PO Box 160, Woodlyn, PA 19094, [www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

*How do I lift a freeze?* A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Money Mart's address is 20 Toronto Street, Suite 1200, Toronto, ON M5C 2B8, and can be reached via telephone at 1-800-361-1407.



**Additional information for residents of the following states:**

**Connecticut:** You may contact and obtain information from your state attorney general at: Connecticut *Attorney General's Office*, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, [www.ct.gov/ag](http://www.ct.gov/ag)

**New York:** You may contact and obtain information from these state agencies: New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>

**North Carolina:** You may contact and obtain information from your state attorney general at: North Carolina Attorney General's Office, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, [www.ncdoj.gov](http://www.ncdoj.gov)

**A Summary of Your Rights Under the Fair Credit Reporting Act:** The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- 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 reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.
- 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.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.