Mercadien P.C., CPAs
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998

Logo

Joe B Doe Sr
136 Main St
Test Other, XX ABC12 DE47

Date

Esquire Bank

Notice of Data TEST

Dear Joe Doe,

Mercadien, P.C. CPAs ("Mercadien") is writing to inform you of a data security incident involving our systems. We possessed certain of your personal information in connection with auditing services that we performed for Esquire Bank. The incident affected certain of that personal information maintained by us.

We have no indication that your information has been or will be misused. We want to make you aware of the incident and the measures taken in response, and to provide details on steps you can take – should you deem it appropriate – to help protect your information. The protection, privacy, and proper use of your information is important to us, and we are working to prevent this type of incident from occurring again.

What Happened
We detected a data security incident involving our systems on November 7, 2025. We completed a third-party investigation to confirm the extent of the compromise and then completed comprehensive data analysis to identify impacted individuals. Following that review, we identified you as a potentially impacted individual.

What Information Was Involved
Our investigation determined that personal information was contained within files that were accessed by an unauthorized third-party. The elements of your personal information that could have been compromised include and potentially were not limited to: test data. Please note that we have no evidence at this time that any personal information has been misused as a result of this incident.

What We Are Doing
We want to assure you that we have taken this incident seriously and are committed to continuing to enhance our data protection procedures to help prevent a similar event from occurring in the future.

Additionally, out of an abundance of caution, we are providing you with access to free credit monitoring through Cyberscout, a TransUnion company for test months. These services provide you with alerts for test months from the date of enrollment when changes occur to your credit file.

What You Can Do
To enroll for these 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: ABC123DEF456. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

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The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18. 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. Due to privacy laws, we cannot register you directly. Please note that certain services might not be available for individuals who do not have a credit file with the credit bureaus or an address in the United States (or its territories) and a valid Social Security number. Activating this service will not affect your credit score.

At this time, we are not aware of anyone experiencing 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.

For More Information

Please know that Esquire Bank and Mercadien value the protection and privacy of your personal information, and we understand the concern and inconvenience this incident may cause. If you have any questions about this incident, please call 1-833-851-9633, Monday – Friday between 8:00 a.m. and 8:00 p.m. Eastern Time, excluding major U.S. holidays.

Sincerely,

Mercadien P.C. CPAs
3625 Quakerbridge Rd
Hamilton Township, NJ 08619

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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 statements and monitoring your credit report for suspicious or unusual activity. You can report suspicious activity to financial institutions 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: Consumers are also entitled to one free credit report annually 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.

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:

TransUnion	Experian	Equifax
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/
Fraud Alert P.O. Box 2000 Chester, PA 19016	Fraud Alert P.O. Box 9554 Allen, TX 75013	Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069
Credit Freeze P.O. Box 160, Woodlyn, PA 19094	Credit Freeze P.O. Box 9554, Allen, TX 75013	Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788

Implementing an Identity Protection PIN (IP PIN) with the IRS: To help protect against a fraudulent tax return being filed under your name, we recommend implementing an Identity Protection PIN (IP PIN) with the IRS. An IP PIN is a six-digit number that prevents someone else from filing a tax return using your Social Security number or Individual Taxpayer Identification Number. The IP PIN is known only to you and the IRS. It helps the IRS verify your identity when you file your electronic or paper tax return. Even though you may not have a filing requirement, an IP PIN still protects your account.

If you don't already have an IP PIN, you may get an IP PIN as a proactive step to protect yourself from tax-related identity theft. The fastest way to receive an IP PIN is by using the online Get an IP PIN tool found at: https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin. If you wish to get an IP PIN and you don't already have an account on IRS.gov, you must register and validate your identity. Spouses and dependents are eligible for an IP PIN if they can pass the identity verification process. Some items to consider when obtaining an IP PIN with the IRS: (1) an IP PIN is valid for one calendar year; (2) a new IP PIN is generated each year for your account; (3) logging back into the Get an IP PIN tool, will display your current IP PIN; and (4) an IP PIN must be used when filing any federal tax returns during the year including prior year returns.

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 can be obtained by contacting the Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft.

For Iowa residents: You can report any suspected identity theft to 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.

<<For Rhode Island residents: You can obtain a police report if you are a victim of identity theft and contact the Rhode Island Office of the Attorney General at: 150 South Main Street, Providence, RI 02903; 1-401-274-4400; www.riag.ri.gov. There are approximately <<#>> Rhode Island residents that may be impacted by this incident.>> <will be Custom Field 2>

For Vermont residents: If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).

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.
- ***Kentucky Office of the Attorney General:*** 700 Capital Ave, Frankfort, KY 40601; 1-502-696-5300; and www.ag.ky.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.

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