Upbound Group, Inc.
Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

September 23, 2026

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NOTICE OF DATA BREACH

Dear Sample A. Sample:

At Upbound, we take the confidentiality of personal information very seriously. I am writing to inform you of a recent incident that involved some of your personal information. This notice explains the incident, complimentary services we have arranged to support you, and other steps you may wish to take to protect your personal information.

What Happened: On July 13, 2026, Upbound Group, Inc. learned of a cybersecurity incident in which an unauthorized third party gained access to certain computer files stored in cloud applications. Upbound immediately launched an investigation as described below. The investigation recently concluded that the personal information of certain individuals was affected.

What Information Was Involved: Through the investigation, we determined that between July 3 and July 6, 2026, an unauthorized third party obtained files that included certain individuals' personal information. Based upon our review, we have determined that this personal information included your: [Extra1].

What We Are Doing: Upon learning of the incident, we immediately took steps to investigate and mitigate its impact. We ensured the effective implementation of containment, remediation and enhancement measures, and launched an investigation, with the assistance of a leading cybersecurity expert, in order to mitigate the effects of the incident and minimize the likelihood of a recurrence in the future.

What You Can Do: We deeply regret that this occurred. As a precaution, we have arranged for you, at your option, to enroll in a complimentary, one-year credit monitoring service. We have engaged Experian to provide you with its credit monitoring product. This product helps detect possible misuse of your information and provides you with identity protection support focused on immediate identification and resolution of identity theft. Enrolling in this program will not affect your credit score.

This free credit monitoring service is available for you to activate until December 31, 2026 by visiting the Experian IdentityWorks website to enroll (https://www.experianidworks.com/1Bcredit) using the following activation code: ABCDEFGHI. This code is unique for your use and should not be shared. Additional information about Experian and how to enroll in this program is available in the form affixed to this letter.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a fraud alert and security freeze on your credit files, and obtaining a free credit report. Additionally, you should remain vigilant for the next 12 to 24 months for incidents of fraud and identity theft, including by regularly reviewing your account statements and monitoring credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, report it immediately to your financial institutions.

<u>For More Information</u>: We have set up a dedicated resource line to answer any questions you may have. Please do not hesitate to call **833-918-1248** between 9:00 a.m. and 9:00 p.m. Eastern Time, Monday through Friday, if you have any questions or concerns.

On behalf of Upbound, we value our relationship with you and are committed to providing the highest quality service. We deeply regret any inconvenience or concern this incident may cause, and it is our priority to assist you in any way we can.

Sincerely,

/s/ Christopher Pfirrman

Christopher Pfirrman
EVP, General Counsel
Upbound Group, Inc.

Steps You Can Take To Help Protect Personal Information

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus: Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file.

Consumers 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 display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

As an alternative to a fraud alert, consumers 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 the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. Other personal information as required by the applicable credit reporting agency.

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

Equifax	**Experian**	**TransUnion**
(800) 685-1111	(888) 397-3742	(888) 909-8872
P.O. Box 740256	P.O. Box 9554	TransUnion Fraud Victim
Atlanta, GA 30374-0241	Allen, TX 75013	Assistance Department
www.Equifax.com/personal/	www.Experian.com/help	P.O. Box 2000
credit-report-services		Chester, PA 19016
		www.TransUnion.com/credit-help

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General can be contacted at 400 6th Street NW, Washington, DC 20001, www.oag.dc.gov, 202-727-3400.

For Iowa residents, the Iowa Attorney General can be contacted at 1305 E. Walnut Street, Des Moines, Iowa 50319, https://www.iowaattorneygeneral.gov/, 515-281-5926 or 888-777-4590.

For Maryland residents, the Maryland Attorney General can be contacted at 200 St. Paul Place, Baltimore, MD 21202, www.marylandattorneygeneral.gov, 410-576-6300.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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. We encourage consumers to review their 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.

For New York residents, the New York Attorney General can be contacted at the Capitol, Albany, NY 12224, www.ag.ny.gov, 800-771-7755.

For North Carolina residents, the North Carolina Attorney General can be contacted at Consumer Protection Division, Mail Service Center 9001, Raleigh, NC 27699, https://ncdoj.gov/, 877-566-7226.

For Oregon residents, the Oregon Attorney General can be contacted at 1162 Court Street NE, Salem, OR 97301, https://www.doj.state.or.us, 503-378-4400.

For Rhode Island residents, the Rhode Island Attorney General can be contacted at 150 South Main Street, Providence, RI 02903, www.riag.ri.gov, 401-274-4400. You have the right to file or obtain a police report regarding this incident. There are approximately 100 Rhode Island residents that may be impacted by this event.

Experian IdentityWorks

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for one year.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary one-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** December 31, 2026 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: https://www.experianidworks.com/1Bcredit
- Provide your **activation code**: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-918-1248 by December 31, 2026. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR ONE-YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** 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.