



July 13th, 2026

[Client Name]

[Address Line 1]

[Address Line 2]

Re: Notice of Potential Banking Information Exposure

Dear [Client Name],

Direct Payment Systems, LLC is writing to notify you of a recent cybersecurity incident involving our account at Northrim Bank. On June 29th, 2026, an unauthorized external party gained access to our online banking system for a brief period of time. We discovered the incident within minutes of occurrence and immediately took steps to secure the account access, stop the attempted activity, review available audit logs, and begin an investigation.

Although we have not found evidence that your information was downloaded or misused, we are notifying potentially affected individuals. Where applicable, this notice is also provided in accordance with state data breach notification laws. The information potentially involved included your first and last name, bank account number, routing number, and account type. It is our understanding that no Social Security number, date of birth, address, PIN, or security code was involved.

We recommend that you review your account statements and banking activity and monitor credit reports for any unauthorized transactions. We also advise you to contact your financial institution immediately and notify local law enforcement or the attorney general if you notice suspicious activity or suspect any incidents of identity theft.

You may contact the major credit reporting agencies to monitor your credit report at the addresses and toll-free phone numbers below:

Equifax Information Services LLC

P.O. Box 105788
Atlanta, GA 30348-5788
1-888-298-0045

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

TransUnion

P.O. Box 160
Woodlyn, PA 19094
Automated freeze line: 1-888-909-8872
Consumer Relations: 1-800-916-8800



DIRECT PAYMENT SYSTEMS

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You may also obtain information from the Federal Trade Commission about fraud alerts, security freezes, and steps you can take to help protect yourself from identity theft:

Federal Trade Commission

600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-FTC-HELP (1-877-382-4357)
FTC.gov
IdentityTheft.gov

If you have any questions or concerns, please contact Vicky at 907-770-8100 or at vicky@cornerstonecredit.net.

We regret that this occurred and apologize for any concern or inconvenience. We are continuing to investigate the incident and have implemented additional security measures, monitoring, and employee training to help prevent a similar event from occurring in the future.

Sincerely,

Dan Ferguson, CEO
907-770-8100

Direct Payment Systems, LLC
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