Return Processing Center:
PO Box 173071 | Milwaukee, WI 53217

<<first name>><<middle>><<last name>>
<<number>><<street>>
<<city>>, <<state>> <<zip>>

Unique Activation Code: **<<code>>**
Deadline for Activation: **<<date>>**

<<month>><<day>>, <<year>>

Re: Notice of Data <<Header>>

Dear <<first name>><<last name>>,

We are writing to inform you of a recent data security incident experienced by The Erie County Investment Co. & Subsidiaries ("Erie") that may have affected your personally identifiable information. Erie takes the privacy and security of all information within its possession very seriously. **We want to emphasize that Erie has no evidence of the misuse or attempted misuse of your personally identifiable information.**

<u>What Happened?</u>

On August 21, 2025, Erie identified suspicious activity on its network. In response, we took immediate steps to secure our digital environment and promptly launched an investigation. In so doing, Erie engaged independent digital forensics and incident response experts to determine what happened and to identify any information that may have been accessed or acquired without authorization. On September 22, 2025, Erie learned that some of its data had potentially been accessed without authorization. Erie then undertook efforts to review the potentially impacted data. On October 16, 2025, Erie learned that your personally identifiable information may have been impacted in connection with the incident, which is the reason for this notification. Erie worked diligently to identify information required to effectuate your notification.

Notably, based on the investigation, Erie has no evidence of the misuse or attempted misuse of any of your potentially impacted information.

<u>What Information Was Involved?</u>

The information potentially impacted in connection with this incident included your name and <<data elements>>.

<u>What Are We Doing?</u>

As soon as Erie discovered this incident, we took the steps described above. In addition, we implemented measures to enhance security of our digital environment in an effort to minimize the risk of a similar incident occurring in the future.

Although Erie has no evidence of the misuse or attempted misuse of any potentially impacted information, we are providing you with information about steps that you can take to help protect your information and are providing you with the option to enroll in <<12 / 24>> months of complimentary identity monitoring services Privacy Solutions. These services include credit monitoring through Equifax, credit report and score access, identity theft insurance with $0 deductible, Identity Restoration Services, and dark web monitoring.

<u>What You Can Do:</u>

To enroll in Credit Monitoring services at no charge, please visit privacysolutions.com and enter the following code: <<monitoring code>> to activate your membership and start monitoring your personal information. Please note the deadline to enroll is February 15, 2026.

We also recommend that you review your credit reports and account statements over the next 12 to 24 months and notify your financial institution of any unauthorized transactions or incidents of suspected identity theft.

<u>For More Information:</u>

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. If you have any questions about this incident, please contact (866) 588-8923, Monday to Friday between 8:00 a.m. and 5:00 p.m. Central Time, excluding major U.S. holidays.

Please know that Erie takes this matter very seriously and deeply regrets any worry or inconvenience that this may cause you.

Sincerely,

Heath Reingardt
Chief Financial Officer, Vice President
The Erie County Investment Co. & Subsidiaries

Recommended Steps

<u>Order Your Free Credit Report.</u> You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies. To order your free credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC's") website at www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

<u>Report Incidents.</u> It is recommended that you remain vigilant by reviewing account statements and monitoring your credit report for unauthorized activity, especially activity that may indicate fraud and identity theft. If you detect any unauthorized transactions in a financial account, promptly notify your relevant financial institution or payment card company. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft: Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft/. If you believe your identity has been stolen, the FTC recommends that you take these steps: (1) close the accounts that you have confirmed or believe have been tampered with or opened fraudulently (for streamlined checklists and sample letters to help guide you through the recovery process, please visit https://www.identitytheft.gov/); and (2) file a local police report, obtain a copy of the police report, and submit it to your creditors and any others that may require proof of the identity theft crime.

<u>Consider Placing a Fraud Alert on Your Credit File</u>. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert stays on your credit file for one year and is a free service that helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

<u>Consider Placing a Security Freeze on Your Credit File.</u> You may place a "security freeze" (also known as a "credit freeze") on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually. There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require you to provide certain personal information and proper identification prior to honoring your request to place a security freeze on your account. For example, you may be asked to provide: (1) Your full name with middle initial and generation (such as Jr., Sr., II, III); (2) your Social Security number; (3) your date of birth; (4) addresses where you have lived over the past five years; (5) a legible copy of a government-issued identification card (such as a state driver's license or military ID card); and, (6) proof of your current residential address (e.g., current utility bill or account statement). Below is contact information for the three major credit bureaus:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-525-6285
Experian, PO Box 9554, Allen, TX 75013, www.experian.com, 1-888-397-3742
TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-680-7289

Additional Information. This notification was not delayed due to a law enforcement investigation. Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft; 1300 I Street; Sacramento, CA 95814; 800-952-5225.

Colorado Residents: Office of the Attorney General, 1300 Broadway, Denver, CO, 80203; (702) 508-6000; www.coag.gov

District of Columbia: Contact the District of Columbia Office of Attorney General for steps to avoid identity theft: (202) 727-3400, 400 6th Street, NW, Washington DC 20001, http://oag.dc.gov.

Florida Residents: Office of the Attorney General, PL-01, The Capitol, Tallahassee, FL, 32399-1050; www.myfloridalegal.com

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

Nebraska Residents: You may contact the Attorney General at 1445 K Street, Room 2115, Lincoln, Nebraska 68508; www.ago.nebraska.gov

Texas Residents: You can obtain information from the Texas Attorney General at: 300 W. 15th Street, Austin, Texas 78701; 800-621- 0508; www.texasattorneygeneral.gov/consumer-protection/.

New Mexico: You have rights pursuant to the Fair Credit Reporting Act. These rights include knowing what is in your file and your credit score; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; to be told if information in your credit file has been used against you; as well as other rights. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. For more information about the FCRA, and your rights pursuant to the FCRA, please visit https://files.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.

Washington Residents: You may contact the Office of the Attorney General, 800 5th Avenue, Suite 2000, Seattle, WA 98104-3188; 1-800-551-4636 (in-state) or 1-206-464-6684 (out of state); www.atg.wa.gov