

EXHIBIT 1

This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Zarzaur & Schwartz, P.C. (“Zarzaur & Schwartz”) does not waive any rights or defenses regarding the applicability of Nebraska law, the applicability of the Nebraska data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or about February 4, 2025, Zarzaur & Schwartz became aware of unusual activity in its information technology network. Upon learning of the activity, Zarzaur & Schwartz quickly initiated a thorough investigation to understand the full nature, scope, and impact of the activity. The investigation confirmed that an unauthorized actor likely accessed certain files on its computer systems between February 2, 2025, and February 3, 2025. Subsequently, Zarzaur & Schwartz undertook a comprehensive review of the relevant files to determine specifically what information was present in the affected files and to whom the information relates. This process involved working with third-party data review specialists to complete a review and cataloging of the affected files, and then a comprehensive reconciliation of the resulting data list with internal records to identify what information may be affected, to whom that information belonged, and contact information for potentially affected individuals. On July 10, 2025, Zarzaur & Schwartz began providing notification to affected data owners, and Zarzaur & Schwartz is now providing notification to potentially affected individuals. Zarzaur & Schwartz has no indication that the data affected by this event has been used to commit any identity theft, fraud, or other harm to individuals. The information relating to Nebraska residents that was included in the affected files includes name and Social Security number.

Notice to Nebraska Residents

On or about September 2, 2025, Zarzaur & Schwartz provided written notice of this incident to approximately two (2) Nebraska residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Zarzaur & Schwartz has undertaken extensive efforts to investigate this incident and determine what information may be affected. Further, Zarzaur & Schwartz notified federal law enforcement regarding the event. Zarzaur & Schwartz has implemented enhanced technical safeguards and reviewed its policies and procedures. Additionally, Zarzaur & Schwartz has and is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including providing individuals with information on how to place a fraud alert and security freeze on one’s credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. Zarzaur & Schwartz is also providing all affected individuals with access to credit monitoring services for one (1) year, through Experian, at no cost to these individuals. Zarzaur & Schwartz is providing written notice of this event to relevant regulators, as necessary.

EXHIBIT A



Return Mail Processing
PO Box 999
Suwanee, GA 30024

16 1 3458 *****SNGLP

SAMPLE A. SAMPLE - L01

APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



September 2, 2025

Re: Notice of Data Incident

Dear Sample A. Sample:

Zarzur & Schwartz, P.C. (“Zarzur & Schwartz”) writes to inform you of an incident that may involve some of your information. Zarzur & Schwartz provides legal collection services, and it has your information because Zarzur & Schwartz provides services to a third party. This letter provides you with information about the incident, our response, and steps you can take to help protect your personal information, should you feel it appropriate to do so.

What Happened? On or about February 4, 2025, Zarzur & Schwartz became aware of unusual activity in our information technology network. Upon learning of the activity, we quickly initiated a thorough investigation to understand the full nature, scope, and impact of the activity. The investigation confirmed that an unauthorized actor likely accessed certain files on our computer systems between February 2, 2025, and February 3, 2025. We subsequently worked to undertake a comprehensive and time-intensive review of the affected files to identify and catalogue what information was present and to whom that information relates. This comprehensive review recently concluded, and you are receiving this notice because we determined that some of your information was present in the relevant files.

What Information Was Involved? Based on the investigation, we determined that your name and [Extra1] may be affected.

What We Are Doing. Zarzur & Schwartz views its responsibility to safeguard information in our possession as an utmost priority. Upon learning of this incident, we promptly took steps to secure the system, began a comprehensive investigation, and we are working diligently to identify and notify affected individuals with accurate and complete information. We have taken steps to review our policies and procedures and have implemented additional security measures. We are also providing you with guidance on how to better protect your information, should you feel it is appropriate to do so. We are notifying relevant state and federal regulators, as applicable.

As an added measure, we are providing you with [Extra3] months of complimentary access to credit monitoring services through Experian, as well as guidance on how to better protect your information, should you feel it is appropriate to do so. Although we are covering the cost of these services, due to privacy restrictions, you will need to complete the activation process yourself.

What You Can Do. In accordance with best practices, as would be recommended in response to any data incident, we encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements, explanation of benefits, and free credit reports for unexpected activity or errors over the next 12 to 24 months. Any questionable activity detected should be reported to the associated insurance company, health care provider, or financial institution immediately. You can also find out more about how to safeguard your information in the enclosed *Steps You Can Take to Protect Personal Information*. You may also enroll in the complementary credit-monitoring services available to you. Enrollment instructions are enclosed with this letter.

For More Information. We understand that you may have questions about this event that are not addressed in this letter. If you have additional questions, please call the dedicated assistance line at 1-833-918-1153, Monday through Friday from 8:00 a.m. to 8:00 p.m. Central Time, excluding major U.S. holidays. Please have this letter ready if you call. You may also write to us at 2209 Morris Ave., Birmingham, AL 35203.

Sincerely,

Zarzaur & Schwartz, P.C.

Steps You Can Take To Protect Personal Information

Enroll in Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 12 months.

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 12 months 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 12-month 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** November 28, 2025 by 11:59 pm UTC (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/credit
- 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 by November 28, 2025 at 1-833-918-1153. Be prepared to provide engagement number [Engagement Number] as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH 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.¹
- **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 ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Monitor Your Accounts

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-

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² 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.

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.

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 1-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 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. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

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

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/data-breach-help
1-888-298-0045	1-888-397-3742	1-833-799-5355
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion, P.O. Box 160, Woodlyn, PA 19094

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your 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 Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>. If you wish to verify the legitimacy of this letter, you may also contact Zarzaur & Schwartz by calling 205-250-8437 or writing to Zarzaur & Schwartz at 2209 Morris Ave., Birmingham, AL 35203. For all other inquiries, please call 1-833-918-1153.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.