

# Kennedys

## Via Web Submission

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January 30, 2026

Re: Notice of Data Breach

Dear Attorney General Frey,

Kennedys CMK LLP (“Kennedys”) represents 1<sup>st</sup> MidAmerica Credit Union (“MACU”), a credit union headquartered in Bethalto, IL. We write to provide notice to your office of a data privacy incident that involved the personal information of seven (7) Maine residents. This notice may be supplemented with new information learned after submission.

On or about August 14, 2025, MACU was informed by Marquis Software Solutions (“Marquis”) - a vendor of MACU - that it had identified suspicious activity on its network and determined that the activity was the result of a cybersecurity incident. It launched an investigation and determined that an unauthorized third party accessed Marquis’ computing environment and may have accessed and acquired certain files from its systems. On October 27, 2025, Marquis provided MACU with a list of MACU data which may have been accessed. On November 24, 2025, we determined that the data of seven (7) Maine residents whose personal information was controlled by MACU was included in those certain files.

The personal information included first and last names and Social Security Numbers. Marquis, in coordination with Epiq, handled the process to print and mail notification letters to the involved individuals. Notice to these affected individuals was mailed on January 22, 2026, but we were not informed of the mailing by Epiq until January 30, 2026. MACU is offering 24 months of single bureau credit monitoring, fraud consultation, and identity theft

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restoration services through Epiq to the individuals referenced above. A sample copy of the notification letter is enclosed. MACU reported this incident to the three major credit reporting agencies Experian, Equifax, and TransUnion.

MACU has been informed by Marquis that it has enhanced its security controls on its network to minimize occurrence of future incidents, and is reviewing its policies.

Should you have any further questions, please do not hesitate to contact me. Thank you.

Yours sincerely,

*/s/ Daniel Marvin*

**Daniel Marvin**

Partner  
for Kennedys

Encl.



Secure Processing Center  
P.O. Box 3826  
Suwanee, GA 30024

Postal Endorsement Line

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<<Address 1>>  
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<<Country>>  
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<Date>

**RE: NOTICE OF DATA INCIDENT**

Dear <<Full Name>>,

At Marquis Software Solutions (“Marquis” or “we”), a <<Variable data 2>> digital and physical marketing and communications vendor for <<Data Owner or Entity>>, protecting your personal and financial information is one of our highest priorities. We are writing to let you know about a recent data security incident that may have involved some of your information. The potentially accessed information includes your first and last name in combination with your <<Breached Elements>>. At this time, we have no evidence of the misuse, or attempted misuse, of personal information as a result of this incident. Importantly, your financial institution’s internal systems were not impacted; the incident was limited to Marquis’ environment.

Marquis has taken steps to address this incident and is committed to protecting information in its care. Upon learning about this incident, we immediately took steps to secure our network and undertook a thorough investigation. As an additional safeguard, we are offering you a complimentary 24-month membership of Epiq Privacy Solutions ID. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on prompt identification and resolution of identity theft. Epiq Privacy Solutions ID is completely free to you and enrolling in this program will not hurt your credit score. For more information, including instructions on how to activate your complimentary membership, please see the additional information attached to this letter.

In addition to enrolling in the credit monitoring service, we recommend that you remain vigilant over the next 12 to 24 months in regularly reviewing and monitoring all your account statements, credit history, and explanation of benefits forms to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on any of your accounts, please promptly change your password, notify your financial institution or company if applicable, and take any additional steps needed to protect your account. Additionally, please report any suspicious incidents to local law enforcement and/or the Massachusetts Attorney General.

**For More Information**

We understand this news may be concerning, and we regret any inconvenience it may cause. Our team remains committed to transparency and to protecting your information. If you have questions, please call our dedicated response line at 855-403-1764, available 9am to 9pm, Monday through Friday.

Sincerely,  
Marquis Software Solutions, Inc.



<<Full Name>>

**Activation Code:** <<ACTIVATION CODE>>

**Enrollment Deadline:** <<ENROLLMENT DEADLINE>>

**Coverage Length:** <<12/24>> Months

**Epiq - Privacy Solutions ID**  
1B Credit Monitoring - Basic

**How To Enroll:**

- 1) Visit [www.privacysolutionsid.com](http://www.privacysolutionsid.com) and click “Activate Account”
- 2) Enter the following activation code, <<Activation Code>> and complete the enrollment form
- 3) Complete the identity verification process
- 4) You will receive a separate email from [noreply@privacysolutions.com](mailto:noreply@privacysolutions.com) confirming your account has been set up successfully and will include an Access Your Account link in the body of the email that will direct you to the log-in page
- 5) Enter your log-in credentials
- 6) You will be directed to your dashboard and activation is complete!

**Product Features:**

**1-Bureau Credit Monitoring with Alerts**

Monitors your credit file(s) for key changes, with alerts such as credit inquiries, new accounts, and public records.

**Dark Web Monitoring (Basic)**

Monitors one email address, phone, name, DOB, and SSN on the dark web. Includes retrospective report as well as ongoing monitoring.

**Credit Protection**

3-Bureau credit security freeze assistance with blocking access to the credit file for the purposes of extending credit (with certain exceptions).

**Change of Address Monitoring**

Monitors the National Change of Address (NCOA) database and the U.S. Postal Service records to catch unauthorized changes to users' current or past addresses.

**Identity Restoration & Lost Wallet Assistance**

Dedicated ID restoration specialists who assist with ID theft recovery and assist with canceling and reissuing credit and ID cards.

If you need assistance with the enrollment process or have questions regarding Epiq – Privacy Solutions ID 1B Credit Monitoring - Basic, please call directly at **866.675.2006**, Monday-Friday 9:00 a.m. to 5:30 p.m., ET.

## STEPS YOU CAN TAKE TO HELP PROTECT INFORMATION

### ***Monitor Your Accounts***

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You 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, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you 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 your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

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

<b>TransUnion</b> 1-800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a>	<b>Experian</b> 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>Equifax</b> 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a>
<b>TransUnion Fraud Alert</b> P.O. Box 2000 Chester, PA 19016-2000	<b>Experian Fraud Alert</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax Fraud Alert</b> P.O. Box 105069 Atlanta, GA 30348-5069
<b>TransUnion Credit Freeze</b> P.O. Box 160 Woodlyn, PA 19094	<b>Experian Credit Freeze</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax Credit Freeze</b> P.O. Box 105788 Atlanta, GA 30348-5788

## **Additional Information**

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or the Massachusetts Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, the Massachusetts Attorney General, and the FTC. This notice has not been delayed by law enforcement.