

YouLend US LLC
c/o Cyberscout
P.O. Box 3826
Suwanee, GA 30024



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August 26, 2026

Re: Notice of Data Privacy Breach

Dear 

YouLend US LLC writes to notify you of a data privacy event that involved your personal information.

What Happened? On June 9, 2026, we received alerts of a disruption to our computer network. Upon identifying the disruption, we launched an immediate investigation and engaged outside cybersecurity specialists to assist. The investigation determined that our network was accessed without authorization between June 5, 2026 to June 9, 2026, and that certain files containing your personal information, as described below, was acquired.

What Information Was Involved? The personal information included your Date of Birth, Social Security number, financial account information and/or payment card information. We have no evidence of misuse of any personal information for fraud or identity theft.

What We Are Doing. Upon becoming aware of the disruption, we took steps to secure our systems. We also reported the incident to federal law enforcement and other authorities. As an added precaution, we are offering 12 months of complimentary credit monitoring and identity protection services through Cyberscout, a TransUnion company specializing in fraud assistance and remediation services. Instructions for how to enroll in these services are below.

What You Can Do. Once again, we have no evidence of misuse of any personal information for fraud or identity theft. Generally, it is a best practice to remain vigilant for incidents of identity theft and fraud, from any source, by reviewing and monitoring your account statements and free credit reports for suspicious activity and errors. If you discover any suspicious or unusual activity on your accounts, promptly contact your financial institution or service provider.

For More Information. Please refer to the enclosed “Steps You Can Take to Help Protect Your Information,” for additional resources. We thank you for your understanding. If you have any other questions, you may contact us at 1-844-671-5730 8:00 am - 8:00 pm ET, Monday through Friday, excluding US Holidays for further assistance.

Sincerely,

YouLend US LLC

STEPS YOU MAY TAKE TO HELP PROTECT YOUR INFORMATION

Credit Monitoring Services

In response to the incident, we are providing you with access to **Single Bureau Credit Monitoring, Single Bureau Credit Report, and Single Bureau Credit Score** services at no charge. These services provide you with alerts for **12 months** from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you identify suspicious activity. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services:

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Monitor Your Accounts and Credit Reports: It is good practice 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, call toll-free at 1-877-322-8228, complete the Annual Credit Report Request Form on the Federal Trade Commission's (FTC) website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. 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.

Fraud Alert Services: 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. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified below.

Credit Freeze Instructions: 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 should 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 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:

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

Additional Information

This notice has not been delayed by law enforcement. If you experience identity theft or fraud, you have the right to file a police report with your local law enforcement agency. When filing a report, you may be required to provide documentation showing that you have been a victim, and you are entitled to obtain a copy of the report for your records. If you discover suspicious activity on your credit reports or otherwise believe your information is being misused, you should promptly contact local law enforcement to file a report.

Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. A complaint may be filed with the FTC online at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Complaints submitted to the FTC are added to its Identity Theft Data Clearinghouse and made available to law enforcement for investigative purposes. The FTC also provides information about fraud alerts and security freezes.

For D.C. residents, the District of Columbia Attorney General may be contacted at 441 4th Street NW #1100, Washington, D.C. 20001; 202-727-3400, or <https://oag.dc.gov/consumer-protection>.

For Maryland residents, the Maryland Attorney General may be contacted at Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202; 1-888-743-0023; or www.marylandattorneygeneral.gov.

For New Mexico residents, the New Mexico Attorney General may be contacted at the New Mexico Department of Justice, 408 Galisteo Street, Villagra Building, Santa Fe, NM 87501; (505) 490-4060; or <https://nmdoj.gov/>.

For New York residents, the New York Attorney General may be contacted at The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

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; or www.ncdoj.gov.

For Oregon residents, the Oregon Attorney General may be contacted at Justice Building, 1162 Court St. NE, Salem, OR 97301; 1-877-877-9392; or <https://www.doj.state.or.us/>.

For Rhode Island residents, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; or www.riag.ri.gov. The number of Rhode Island residents whose information was involved in this incident is 89.

You also have rights under the federal Fair Credit Reporting Act (FCRA) and Identity Security Act, which governs the collection and use of information pertaining to you by consumer reporting agencies. These rights include the right to access the information in your file, dispute incomplete or inaccurate information, and request correction or deletion of inaccurate, incomplete, or unverifiable information. For more information about the FCRA and your rights, you may visit www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf, or www.ftc.gov.