Notice of Data Event

Challenge Financial Services is providing notice an event that may involve information related to certain individuals. While Challenge is unaware of any identity theft or fraud in relation to this event, Challenge is taking steps to provide appropriate notifications. This notice includes information about what happened, the steps taken since learning of the event, and the resources related to individuals to better protect against potential misuse of their personal information, should they feel it appropriate to do so.

What Happened? On August 31, 2026, we discovered that we were the victim of a cyber incident that impacted a limited portion of our network. We immediately secured our networks and initiated an investigation. Our investigation has determined that an unauthorized third party had access to our environment from August 17, 2026, to August 18, 2026, and that certain files containing customer personal information as described below, may have been viewed or taken. Challenge has been working diligently to conduct a detailed analysis of the affected files to identify the personal information contained in the accessed files. We are providing you with this notice upon the recent conclusion of this time-intensive data analysis that your personal information may have been contained in the affected files.

What Information Was Involved. The affected files may have contained your name and the following: Social Security number, Address, and/or Date of Birth. Presently, we have no evidence or indication of actual or attempted misuse of your personal information.

What We Are Doing. Upon discovery of the incident, we safely restored our systems and operations and notified law enforcement. We are also notifying you in case you decide to take further steps to protect your information should you feel it appropriate to do so. In addition, we are providing you with access to 12 months of credit monitoring and identity restoration services through IdentityIQ at no charge to you. You must enroll by December 15th, 2026.

What You Can Do. Please review the enclosed "Steps You Can Take to Help Protect Your Information" which describes the services we are offering, how to activate them, and provides further details on how to protect yourself. We encourage you to remain vigilant against the potential for identity theft and fraud and to monitor your credit reports for any suspicious activity.

For More Information. We sincerely regret any issue this incident may have caused you. If you have additional questions, you may call our dedicated assistance line at 866-344-7630 (toll-free), Monday-Friday, from 8:30 a.m. to 5:30 p.m. Pacific Time, or write to us at Challenge Financial Services, Attn: Data Incident, 1004 W Taft Ave, Suite 100, Orange, CA 92865

Sincerely,
Challenge Financial Services

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Complimentary Identity Monitoring Services We are providing you with a 12-month membership of IDIQ's IdentityIQ® Identity Protection. After you complete activation, you'll have increased visibility into any possible fraudulent activity. You will also have an insurance policy of up to $25,000 in coverage should you experience identity fraud and an Identity Restoration team to guide you through the recovery process*.To enroll at no cost to you, follow these steps:

- **Visit** https://m.cfsnow.com/IdentityIQ
- **Login** using your existing Challenge Financial credentials, or complete Registration of your account
- **Complete** the IdentityIQ enrollment and identity verification process
- Ensure that you **enroll by December 15th, 2026**

After enrollment, you will receive a separate email from support@IdentityIQ.com confirming your account has been set up successfully and will include a link in the body of the email that will direct you to the log-in page where you can login and access the IdentityIQ services.

If you have questions about the IdentityIQ service, please contact IDIQ's customer service team at 1-877-875-IDIQ (4347), Monday - Friday 5:00 am to 4:00 pm PT and Saturdays 6:30 am to 3:00 pm PT. This team is not able to answer questions about the breach itself.

With IDIQ IdentityIQ, you have access to the following features once you enroll:

- **Credit Monitoring:** Actively monitors your credit file for indicators of fraud and provides alerts for credit inquiries and new account openings.
- **Dark Web Monitoring:** Technology searches the web, chat rooms, and bulletin boards 24/7 to identify trading or selling of your personal information on the dark web.
- **Identity Restoration:** Identity Restoration specialists are available to help you address credit and non-credit related fraud.
- **Up to $25,000 Identity Theft Insurance*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage.

Obtain a Free Credit Report Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus (Equifax, Experian, and TransUnion). Obtaining a copy of your credit report from each agency on an annual basis, and reviewing it for suspicious activity, can help you spot problems and address them quickly. You can request your free credit report online at www.annualcreditreport.com or by phone at 1-877-322-8228. You can also request your free credit report by completing the request form at: www.annualcreditreport.com, and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

Place a Fraud Alert As a precaution against identity theft, you can consider placing a fraud alert on your credit file. A "fraud alert" tells creditors to contact you before opening a new account or changing an existing account. A fraud alert also lets your creditors know to watch for unusual or suspicious activity. To place a fraud alert, call any one of the three major credit reporting agencies listed below. An initial fraud alert remains effective for 12 months and is free of charge. If you wish, you can renew the fraud alert at the expiration of this initial period. As soon as one credit agency confirms your fraud alert, the others are notified to place fraud alerts on your file.

Equifax®	**Experian**	**TransUnion®**
P.O. Box 105069	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5069	Allen, TX 75013-9701	Chester, PA 19016-1000
1-800-685-1111	1-888-397-3742	1-800-680-7289
https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts	www.experian.com/fraud/center.html	https://www.transunion.com/fraud-alerts

Place a Security Freeze Federal law also allows consumers to place, lift or remove a security freeze on their credit reports at no charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. Be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services. To place a security freeze on your credit report, you may send a written request by regular, certified, or overnight mail to the addresses below to each of the three major credit reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). You may also request the security freeze through each of the credit reporting agencies' websites or over the phone:

Equifax®	**Experian**	**TransUnion®**
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348-5788	Allen, TX 75013	Woodlyn, PA 19094
1-888-298-0045	1-888-397-3742	1-888-909-8872
https://www.equifax.com/personal/credit-report-services/credit-freeze/	www.experian.com/freeze/center.html	www.transunion.com/credit-freeze

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security Number
3. Date of birth
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have three (3) business days after receiving your mailed request to place a security freeze on your credit report (or 1 business day to place freeze for online or phone requests). The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.
To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

Additional Information You may obtain additional information about identity theft (including, a security freeze) by contacting the above, the Federal Trade Commission (FTC), or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

Connecticut Residents: You may contact and obtain information from Connecticut Attorney General's Office, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.

Iowa Residents: Iowa residents can contact the Office of the Attorney General to obtain information about steps to take to avoid identity theft from the Iowa Attorney General's office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, 515-281-5164.

Maryland Residents: Individuals may contact and obtain information from the Maryland Attorney General at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; or www.oag.state.md.us.

Massachusetts Residents: Individuals can file a police report in the event of identity theft or fraud. Under Massachusetts law, an individual may have the right to file and obtain a copy of a police report. Individuals may also have the right to request a security freeze, as described above. Individuals may contact and obtain information from the Massachusetts Attorney General at One Ashburton Place, Boston, MA 02108; 1-617-727-8400; or www.mass.gov/ago/contact-us.html. Instances of known or suspected identity theft should also be reported to law enforcement and the Attorney General.

New Mexico Residents: Individuals have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit files, the right to ask for their credit scores, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the individual reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to individuals' files is limited; individuals must give consent for credit reports to be provided to employers; individuals may limit "prescreened" offers of credit and insurance based on information in credit reports; and individuals may seek damages from violators. Individuals may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. For more information about rights available under the Fair Credit Reporting Act, visit www.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.

New York Residents: Individuals may contact and obtain information from the New York Office of the Attorney General at The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or https://ag.ny.gov/.

North Carolina Residents: Individuals may contact and obtain information from the North Carolina Attorney General at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; or www.ncdoj.gov.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.

Vermont Residents: If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).

For other residents, you may find information on how to contact your state attorney general by visiting https://www.naag.org/find-my-ag/. You are advised to report known or suspected identity theft to law enforcement, including your state's Attorney General and the FTC. Under the law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft or fraud, you also have the right to file a police report and obtain a copy of it. Notice was not delayed as a result of law enforcement.