

Sample A Sample APT ABC 123 ANY STREET ANYTOWN, ST 12345-6789

NOTICE OF DATA BREACH

Dear Sample A. Sample:

Edmunds provides consumers and automobile dealers with tools that support and enhance the process of buying and selling automobiles. One of the tools we provide enables dealers and potential customers to communicate with each other via a proprietary messaging application that stores the mobile text messages exchanged between the parties. According to our records, Brown Brothers Automotive in Mesa, AZ processed text messages containing information associated with you with this tool.

We were recently informed by a vendor that operates systems supporting this messaging tool that there were signs of unauthorized activity on or about August 19, 2025. Although we are not aware of any evidence clearly indicating that any unauthorized party acquired or misused any communications, we identified seventeen messages that may have been accessed which contain a combination of names with Social Security numbers, credit card information and/or driver's license information, including a message sent by you or someone associated with you. Therefore, out of an abundance of caution, we are sending you this letter to provide you with information about what happened and the steps that you can take.

What happened?

Shortly after the unauthorized activity took place, our vendor alerted us that they detected this unauthorized activity on the above mentioned system. Upon learning of the incident, we promptly launched a comprehensive investigation to assess the potential scope of the incident. On October 15, 2025, we determined that the seventeen messages may have been impacted. Although we are not aware of evidence definitively indicating that the unauthorized actor acquired your personal information, we are notifying you out of an abundance of caution.

What information was involved?

The information about you that may have been impacted includes your name and social security number.

What are we doing?

After being informed of the incident, Edmunds promptly launched an investigation and took steps to address the incident and further enhance security. The evidence available indicates that there is no longer unauthorized access to the system, and steps have been taken to further enhance safeguards designed to prevent unauthorized access.

Edmunds has arranged, at no cost to you, 24 months of credit monitoring services from IDX. IDX identity protection services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

Information regarding these services is included in <u>Attachment A</u> to this letter.

What can you do?

Edmunds is not aware of any fraudulent use of personal information as a result of this incident. However, it is always advisable to remain vigilant against attempt at identity theft or fraud, which includes reviewing credit reports, financial accounts, and insurance statements for suspicious activity. If you identity suspicious activity, you should contact the entity that maintains the information on your behalf. Additional information about how to help protect



your information is contained in <u>Attachment B</u>. And you can sign up for credit monitoring services as described in <u>Attachment A</u>. Please note the deadline to enroll is January 31, 2026.

For more information

We are committed to protecting the information entrusted to us. If you have any questions regarding this incident or the services available to you, please email help@edmunds.com.

Sincerely,

Edmunds Customer Support



Attachment A: Credit Monitoring Enrollment Instructions

- **1**. **Website and Enrollment.** Go to https://app.idx.us/account-creation/protect or call 1-800-939-4170 and follow the instructions for enrollment using your Enrollment Code, which is: UV45NFPFRV
- **2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

IDX Identity enrollments will include two-year enrollments into the following service components:

- SINGLE BUREAU CREDIT MONITORING (adults) Monitoring of credit bureau for changes to the member's
 credit file such as new credit inquires, new accounts opened, delinquent payments, improvements in the
 member's credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and
 other activities that affect the member's credit record.
- **CYBERSCAN**TM Dark Web monitoring of underground websites, chat rooms, and malware, 24/7, to identify trading or selling of personal information like SSNs, bank accounts, email addresses, medical ID numbers, driver's license numbers, passport numbers, credit and debit cards, phone numbers, and other unique identifiers.
- **IDENTITY THEFT INSURANCE** Identity theft insurance will reimburse members for expenses associated with restoring their identity should they become a victim of identity theft. If a member's identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best "A-rated" carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.
- FULLY-MANAGED IDENTITY RECOVERY ID Experts' fully-managed recovery service provides restoration
 for identity theft issues such as (but not limited to): account creation, criminal identity theft, medical
 identity theft, account takeover, rental application, tax fraud, benefits fraud, and utility creation. This
 service includes a complete triage process for affected individuals who report suspicious activity, a
 personally assigned IDCare Specialist to fully manage restoration of each case, and expert guidance for
 those with questions about identity theft and protective measures.



Attachment B

Below are additional helpful tips you may want to consider to help protect your personal information.

Review Your Credit Reports and Account Statements; Report Incidents

It is always advisable to remain vigilant against attempts at identity theft or fraud, including by reviewing your free credit reports and account statements closely for signs of suspicious activity. If you detect any suspicious activity on an account, you should promptly notify the financial institution or other company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidents of identity theft to the proper law enforcement authorities. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact your local police or law enforcement, the Federal Trade Commission ("FTC"), and/or the Attorney General's office in your home state. You can also contact these agencies for information on how to prevent or avoid identity theft. The FTC's contact details are provided below.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW Washington, DC 20580
http://www.identitytheft.gov/
1-877-IDTHEFT (438-4338)
1-877-FTC-HELP (382-4357)

Copy of Credit Report

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting https://www.annualcreditreport.com, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to the Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can print this form at

https://www.annualcreditreport.com/manualRequestForm.action. Credit reporting agency contact details are provided below.

Equifax	P.O. Box 740241	www.equifax.com	800-685-1111
	Atlanta, GA 30374		
		www.equifax.com/personal/credit-report-	
		services	
Experian	P.O. Box 2002	www.experian.com	888-397-3742
	Allen, TX 75013		
		ww.experian.com/help	
TransUnion	P.O. Box 1000	www.transunion.com	888-909-8872
	Chester, PA 19016		
		www.transunion.com/credit-help	

When you receive your credit reports, review them carefully. Look for accounts or credit inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is inaccurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.



Fraud Alert

You have the option to place a fraud alert on your credit file. An initial fraud alert is free and will stay on your credit file for one year. 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. If you have already been a victim of identity theft, you may have an extended alert placed on your report if you provide the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. You may also obtain information about fraud alerts from the FTC.

Security Freeze

You have the right to place a security freeze on your credit file free of charge. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. As a result, using a security freeze may delay your ability to obtain credit. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name; social security number; date of birth; current and previous addresses; a copy of your state-issued identification card; and a recent utility bill, bank statement, or telephone bill. For more information about requesting a security freeze, you may contact the credit reporting agency at the contact information provided above. You may also obtain information about security freezes from the FTC.

Federal Fair Credit Reporting Act Rights

The Fair Credit Reporting Act ("FCRA") is federal legislation that regulates how consumer reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of consumer reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. Identity theft victims and active-duty military personnel have additional rights pursuant to the FCRA.

For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580.

Additional Information

If you are the victim of fraud or identity theft, you have the right to file a police report. You may consider starting a file with copies of your credit reports, any police report, any correspondence, and copies of disputed bills. It is also useful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.

For New York residents: You can contact the New York Department of State Division of Consumer Protection, 99 Washington Avenue, Albany, NY 12231, http://www.dos.ny.gov/consumerprotection, 1-800-697-1220 or the New



York Attorney General, The Capitol, Albany, NY 12224, http://www.ag.ny.gov/, 1-800-771-7755 for information about steps you can take to help avoid identity theft.

For New Mexico Residents: You have rights pursuant to the FCRA, as described above. You may have additional rights under the FCRA not summarized here. We encourage you to review your rights pursuant to the FCRA by visiting https://files.consumerfinance.gov/f/201504 cfpb summary your-rights-under-fcra.pdf, or by contacting the FTC at the contact information listed above.