



P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Middle Name/Initial>> <<Last Name>>
<<Address 1>> <<Address 2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

Enrollment Code: <<XXXXXXXX>>
Enrollment Deadline: January 10, 2026

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

October 10, 2025

NOTICE OF <<SECURITY INCIDENT>> / <<DATA BREACH>>

Dear <<First Name>> <<Middle Name/Initial>> <<Last Name>>:

Wellborn & Company, LLC (“Wellborn & Company”) writes to inform you of a third-party event that may involve some of your information. Our third-party IT provider used by Wellborn & Company notified that it recently experienced a data security event that affected our data hosted on the impacted systems. Based on the information provided, we understand that the affected data may involve your information. We are providing you with information about the event, our response, and resources available to you to help protect your information, should you feel it appropriate to do so.

What Happened? Our third-party IT vendor reported that on August 11, 2025, it experienced a ransomware event, and as a result, certain data within the affected systems were accessed and/or downloaded by the actor, including data relating to Wellborn & Company. Upon learning of the event, we quickly initiated an investigation with cybersecurity specialists to determine what happened, what information was involved, and who the information relates. It was through this investigation and review that we learned that information related to you was involved in this event.

What Information Was Involved? The information that was involved includes your name and the following types of information <<INSERT ELEMENTS>>.

What We Are Doing. The confidentiality, privacy, and security of information in our care are among our highest priorities, and we take this event very seriously. Upon becoming aware of the activity, we promptly took steps to secure our systems to prevent any potential spread of the malware, and worked diligently to request information from the third-party IT vendor regarding impact to data in order to notify our clients. Following the event, we have engaged a new third-party IT vendor, and we continue to review our vendor security policies and procedures to reduce the risk of similar future events. We are also notifying the IRS and relevant state regulators as applicable.

What You Can Do. Whether you wish to take any steps in response to this matter is a personal decision. However, we encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports, if any, for suspicious activity and to detect errors. **You may also enroll in complimentary identity monitoring services, which are being provided by IDX. The enrollment instructions are in the “Enroll in Monitoring Services” section of this letter.** Please note that, due to privacy restrictions, we are unable to automatically enroll you in the complimentary identity monitoring services.

In addition to the complimentary identity monitoring, you may also review other free resources in the “Steps Individuals Can Take To Protect Your Personal Information” section of this letter. In this section, you will find guidance on how to obtain free credit reports, request a new IP PIN from the IRS which prevents someone else from filing a tax return using your Social Security number, place a fraud alert and security freeze on your credit files, if any, and other resources for protecting against the risk of identity theft and fraud.

For More Information. If you have questions, there is a dedicated assistance phone line with agents prepared to assist you, until January 10, 2026. You may contact the assistance line at 1-833-788-9712 from 7:00am - 7:00pm, Mountain Time, Monday through Friday, excluding major U.S. holidays. Be prepared to provide **engagement number <<Enrollment Code>>**.

Sincerely,

Wellborn & Company, LLC

STEPS YOU CAN TAKE TO PROTECT YOUR PERSONAL INFORMATION

Enroll in Monitoring Services

1. Website and Enrollment. Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is January 10, 2026.

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.

3. Telephone. Contact IDX at 1-833-788-9712 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Contact the IRS to Create IRS Pin

- We recommend that you submit an application for the IRS Identity Protection PIN (IP PIN). Instructions can be found on the IRS website, <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>. The IRS states that an identity protection PIN (IP PIN) is a six-digit number that prevents someone else from filing a tax return using your Social Security number or individual taxpayer identification number. The IP PIN is known only to you and the IRS. It helps us verify your identity when you file your electronic or paper tax return. Even though you may not have a filing requirement, an IP PIN still protects your account. The fastest way to receive an IP PIN is to request one through your Online Account, under your “Profile” page. If you don’t already have an account on IRS.gov, you must register to validate your identity. Access Profile here: <https://www.irs.gov/payments/online-account-for-individuals>
- Spouses and dependents are eligible for an IP PIN if they can pass the identity verification process.
- Once you have opted in and obtained an IP PIN online, you will need to retrieve your IP PIN online each calendar year as a CP01A Notice will not be mailed.
- The IP PIN is generally available in your online account starting in mid-January through mid-November. Select the button to get started.

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-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 New Mexico residents, consumers 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 file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting 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.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, 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; and www.ncdoj.gov.