

January [], 2026

RE: Notice of Data Breach

Dear [First Name] [Last Name],

We are writing to inform you that Jeffrey W. Krol and Associates, LTD. (“Company” or “we”) was recently the victim of a cyber security incident. As a result of this incident, there has been unauthorized access to the client files stored on the Company’s systems. The cybersecurity incident is described below along with steps you can take to protect yourself against identity theft and information on credit monitoring services that we are providing to you at no charge.

Why we are contacting you

On November 22, 2025, we became aware of a cybersecurity incident on our IT systems and immediately began our investigation. Specifically, we worked with our outside forensic consultants to remove the cyber threat actors’ access to our IT systems and to investigate and analyze the incident to determine what client data may have been accessed.

What personal information was involved.

Following a thorough investigation, on December 20, 2025, we discovered that the cyber threat actor may have gained access to electronic files which included personal information such as name, address, email address, date of birth, phone numbers, social security numbers, and/or banking information.

What we are doing.

Upon becoming aware of the cybersecurity incident, we secured our IT systems and removed the cyber security threat actor’s access. We are also continuing to review our IT systems and security infrastructure to better deter and protect against future cybersecurity attacks. Additionally, we are offering 2 years of credit monitoring as described further in detail below.

What you can do.

We recommend that you stay vigilant with respect to your personal information and notify us immediately using the contact information in the “For More Information” section, if there are any changes to your information that you did not authorize with respect to us.

We recommend that you review your credit files and if you see any suspicious activity, we suggest placing a fraud alert on your credit files. A fraud alert conveys a special message to anyone requesting your credit report that you suspect you were a victim of fraud. When you or someone else attempts to open a credit account in your name, the lender should take measures to verify that you have authorized the request. A fraud alert should not stop you from using your existing credit cards or other accounts, but it may slow down your ability to get new credit. An initial fraud alert is valid for ninety (90) days. To place a fraud alert on your credit reports, contact one of the three major credit reporting agencies at the appropriate number listed below or via their website. One agency will notify the other two on your behalf. You will then receive letters from the agencies with instructions on how to obtain a free copy of your credit report from each.

Experian (888) 397-3742 or
www.experian.com or
P.O. Box 2104, Allen, TX 75013

Equifax (888) 766-0008 or
<https://www.equifax.com/> or
P.O. Box 740241, Atlanta, GA 30374

TransUnion (800) 680-7289 or
www.transunion.com or
P.O. Box 2000, Chester, PA 19016

When you receive a credit report from each agency, review the reports carefully. Look for accounts you did not open, inquiries from creditors that you did not initiate, and confirm that your personal information, such as home address and Social Security number, is accurate. If you see anything you do not understand or recognize, call the credit reporting agency at the telephone number on the report. You should also call your local police department and file a report of identity theft. Get and keep a copy of the police report because you may need to give copies to creditors to clear up your records or to access transaction records.

Even if you do not find signs of fraud on your credit reports, we recommend that you remain vigilant in reviewing your credit reports from the three major credit reporting agencies and in reviewing your account statements. You may obtain a free copy of your credit report once every 12 months by:

visiting www.annualcreditreport.com,

calling toll-free 877-322-8228, or

completing an Annual Credit Request Form found at:
www.ftc.gov/bcp/menus/consumer/credit/rights.shtm and mailing to:
Annual Credit Report Request Service,
P.O. Box 1025281
Atlanta, GA 30348-5283

For more information on identity theft, you can visit the following Federal Trade Commission website at:
www.ftc.gov/bcp/edu/microsites/idtheft/.

You also have the right to put a Security Freeze on your credit reports. A Security Freeze prevents most potential creditors from viewing your credit reports and therefore, further restricts the opening of unauthorized accounts. It is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a Security Freeze may interfere with or delay your ability to apply for a new credit card, wireless phone, or any service that requires a credit check. A separate Security Freeze must be requested and placed on the applicable credit file with each credit reporting agency. 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 insurance statement. There is no charge to request a security freeze or to remove a Security Freeze.

Credit Monitoring

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for [Length of Service] months. This will be separate from the fraud alert you may put on your credit files, as explained above.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for [Length of Service] months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorksSM as a complimentary [Length of Service] membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** [Enrollment End Date] (Your code will not work after this date.)
- **Visit** the Experian IdentityWorksSM website to enroll: [Enrollment URL]
- Provide your **activation code**: [Activation Code]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorksSM online, please contact Experian's customer care team at [Experian TFN] by [Enrollment End Date]. Be prepared to provide engagement number [B#####] as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR [LENGTH OF SERVICE] MONTH EXPERIAN IDENTITYWORKSSM MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorksSM. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorksSM:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorksSM membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

For More Information.

We value your business, and we sincerely regret any inconvenience or concern caused. If you have further questions or concerns, or would like an alternative to enrolling online, please call [Experian TFN] toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number [B#####].

If you have further questions or concerns, or if there is anything that we can do to further assist you, please call, or email either Roland Breslin or David Swanson at 773-864-5707 or 773-864-5704, respectively, or info@jwkrol.com, if you have any questions or concerns.

Sincerely,



Jeffrey W. Krol