



[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Dear [REDACTED]

The privacy and security of the personal information we maintain is of the utmost importance to Pyramid ETC Companies, LLC (“ETC Companies”). We are writing with important information regarding a data security incident that may have impacted some of your information. As such, we want to provide you with information about the incident, tell you about the services that we are making available to you, and let you know that we continue to take significant measures to protect your information.

Recently, ETC Companies learned that an unauthorized party gained access to a limited number of internal systems from on or about October 2, 2025, to on or about October 22, 2025. The data involved contained your full [REDACTED]

To date, we are not aware of any reports of identity fraud or identity theft or any other misuse of personal information as a direct result of this incident. Nevertheless, out of an abundance of caution, we wanted to make you aware of the incident. To help protect you from the potential misuse of your information, we are offering you a complimentary [REDACTED]-month membership of Kroll identity monitoring. For more information on identity theft prevention and the credit-monitoring product being offered to you, including instructions on how to activate your complimentary [REDACTED]-month membership, please see the additional information provided below in this letter in the section labeled, “Other Important Information.”

This letter also provides precautionary measures you can take to protect your personal information, including placing a Fraud Alert and/or Security Freeze on your credit files and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis. Also, you can consider contacting your financial institution to request additional fraud protection and alerts on your accounts.

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information we maintain and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information. If you have any further questions regarding this incident, please call the dedicated toll-free response line we have established to respond to questions at [REDACTED]. The response line is available Monday through Friday, [REDACTED] p.m. Eastern Time, excluding holidays.

Sincerely,

Pyramid ETC Companies, LLC

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary [REDACTED]-Month Identity Monitoring.

To help protect your identity, we are offering complimentary access to Kroll Identity Monitoring for [REDACTED] months. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit [REDACTED] to activate and take advantage of your identity monitoring services.

You have until [REDACTED] to activate your identity monitoring services.

Membership Number: [REDACTED]

For more information about Kroll and your Identity Monitoring services, you can visit [REDACTED]

2. Placing a Fraud Alert on Your Credit File.

We recommend that you place an initial one (1) year “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call anyone (1) of the three (3) major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069
Atlanta, GA 30348-5069
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud/center.html>
(888) 397-3742

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three (3) nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three (3) credit reporting companies:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348-5788
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(888) 298-0045

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
(888) 397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
<https://www.transunion.com/credit-freeze>
(888) 909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one (1) free credit report every twelve (12) months from each of the above three (3) major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at www.annualcreditreport.com. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web 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. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.