

Sefas Innovation, Inc.  
c/o Cyberscout  
PO Box 1286  
Dearborn, MI 48120-9998



May 20, 2026

Re: Notice of Data Security Incident

Dear [REDACTED],

Sefas provides document composition software and software development services to Frost Bank, as well as software support using a secure file transfer protocol (SFTP) server. We are writing to let you know about an incident involving your personal information on that SFTP server.

*What Happened.* On or about April 16, 2026, we learned that an unauthorized group claimed possession of data associated with one of the organizations we support. We immediately commenced an investigation and engaged cybersecurity specialists to assist us in determining the nature and scope of the incident. The investigation revealed activity consistent with unauthorized access to the SFTP server we use to provide software support. This activity included the download of certain files intermittently between December 2025 and April 2026, containing Frost Bank data. We informed Frost Bank about the incident on April 22, 2026, and began providing information so that the individuals and data affected could be determined.

*What Information Was Involved.* The files involved contain one or more copies of a tax information form and bill pay check image that would have included your name, address, Social Security or other taxpayer identification number, account number(s), date of birth, and loan number(s).

*What We Are Doing.* Upon discovering the incident, we took immediate steps to contain it. The actions included preventing further unauthorized activity, isolating the system, and initiating a thorough investigation with the assistance of cybersecurity specialists. Based on the evidence reviewed to date, there is no indication that the activity extended beyond the SFTP server or continued after April 16, 2026.

We have worked diligently to understand the nature and scope of the incident and to analyze available evidence as to the Frost Bank files that were involved. In response to the incident, we are providing you with access to Credit Monitoring/Credit Report/Credit Score services at no charge. These services provide you with alerts for twelve (12) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

*What You Can Do.* You should read the enclosed "Information About Identity Theft Protection." In addition, you may take advantage of the identity theft protection services we have obtained for you.

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

*For More Information.* Should you have further questions regarding this incident, please call 1-844-593-8461, Monday through Friday between 8:00 am to 8:00 pm ET, excluding major U.S. holidays.

Please rest assured that we remain committed to protecting your personal information and will continue to look for opportunities to enhance our security on an ongoing basis.

Sincerely,

Sefas Innovation, Inc.

Encl.

## INFORMATION ABOUT IDENTITY THEFT PROTECTION

**Remain Vigilant.** We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. Purchase a copy of your credit report from the national credit reporting agencies listed below.

Equifax, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111

Experian, PO Box 2104, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-888-4213

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

We recommend you vigilantly review your account statements and credit reports and promptly report any suspicious activity or suspected identity theft to law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission (FTC). You may contact the FTC or your state's regulatory authority to obtain information about avoiding identity theft. Contact the FTC at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

**Law Enforcement.** Please note that law enforcement has not requested that we delay sending this notification.

### State-Specific Requirements.

You may contact Sefas at 20 Burlington Mall Road, Suite 210, Burlington, MA 01803 or +1 (781) 757-3011.

*For District of Columbia residents:* You may also contact the Office of the Attorney General for the District of Columbia at 400 6th Street, NW, Washington, DC 20001, 202-727-3400, <https://oag.dc.gov/> to learn about steps you can take to avoid identity theft.

*For Maryland residents:* You may obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, <https://www.marylandattorneygeneral.gov/>.

*For North Carolina residents:* You may obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699, 1-877-5-NO-SCAM (66-7226), <https://ncdoj.gov>.

*For New Mexico residents:* You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct, delete, or block inaccurate, incomplete, or unverifiable information; and to place a fraud alert on your credit report. For more information about the FCRA, please visit <https://www.ftc.gov/>.

*For New York residents:* You may obtain information regarding security breach response and identity theft prevention and protection from the New York Department of State, Division of Consumer Protection, 1-800-697-1220, [https://www.dos.ny.gov/consumerprotection/identity\\_theft/](https://www.dos.ny.gov/consumerprotection/identity_theft/).

*For Oregon residents:* You may obtain information regarding identity theft prevention and report suspected identity theft to the Oregon Department of Justice, <https://www.doj.state.or.us/consumer-protection/id-theft-data-breaches/identity-theft/>, 877-877-9392.



*For Rhode Island residents.* You have the right to obtain any police report filed 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. You may also obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General: Rhode Island Office of the Attorney General, 150 South Main Street, RI 02903, 401-274-4400, <http://www.riag.ri.gov/>. As per Rhode Island law, notice is hereby given that we believe 10 Rhode Island residents were affected by this incident.

**Fraud Alerts:** You can place two types of fraud alerts on your credit report to notify creditors: an initial alert and an extended alert. You may place an initial fraud alert on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert lasts for one year. You may place an extended alert on your credit report by mail if you have been a victim of identity theft with the appropriate documentary proof. An extended fraud alert lasts for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number or visiting the website of any of the three national credit reporting agencies listed below. You only need to notify one agency, because it must notify the other two agencies.

Equifax: 1-866-349-5191, <https://www.equifax.com/personal/education/identity-theft/fraud-alert-security-freeze-credit-lock/>

Experian: 1-888-397-3742, <https://www.experian.com/fraud/center.html>

TransUnion: 1-800-680-7289, <https://www.transunion.com/fraud-alerts>

**Credit Freezes:** You may put a credit freeze, also known as a security freeze, on your credit file so that no new credit can be opened in your name without the use of a PIN number and/or password that may be issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you lift the freeze.

Therefore, using a credit freeze may delay your ability to obtain credit. There is no fee to place, lift and/or remove a credit freeze. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting agency.* Contact the three major credit reporting agencies to place a credit freeze and learn more information:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.