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

Enrollment Code: <<ENROLLMENT>>
Enrollment Deadline: October 16, 2026
To Enroll, Scan the QR Code Below:

SCAN ME
Or Visit:
https://app.idx.us/account-creation/protect

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

July 16, 2026

Notice of Data Breach

Dear <<First Name>> <<Last Name>>:

Pinnacle Financial Partners is writing to notify you of a data breach that occurred at Mercadien, P.C., CPAs and may have involved your personal information. Mercadien previously provided advisory services to Pinnacle and maintained certain information relating to you in connection with those services. This letter provides information about the incident and resources available to you.

What happened?
We recently learned that Mercadien discovered possible unauthorized access affecting its systems on or around November 7, 2025. According to Mercadien, after this discovery, their staff engaged cybersecurity experts, notified law enforcement, and took steps to investigate and secure their systems. Mercadien’s investigation determined that an unauthorized person accessed and acquired certain data between September 17, 2025, and October 9, 2025. This incident occurred on Mercadien’s network and did ***not*** impact Pinnacle’s systems or files.

After we learned of the incident, our team received the affected data set from Mercadien and determined on June 16, 2026, that your information may have been involved. Mercadien has reported that it is not aware of any actual or attempted misuse of any information in connection with this incident.

What information may have been involved?
The information that may have been involved includes your name, address, <<Variable Text 1: Data>>. <<Variable Text 2: Extra Data>>

What we are doing.
We take the security and privacy of personal information seriously. As soon as we learned about this, we worked to identify potentially affected individuals and provide notice as quickly as possible. Although this incident occurred in Mercadien's environment and did not affect Pinnacle's systems or network, we continue to review and enhance our security practices, including oversight of third-party service providers, as appropriate.

We have also arranged to offer you <<12/24>> months of credit monitoring and identity protection services through IDX, at no cost to you. Instructions on how to enroll in these services are included in the enclosed Reference Guide.

What you can do.
In addition to enrolling in complimentary credit monitoring services, the enclosed Reference Guide includes additional steps you can take to monitor and to help safeguard your personal information. We encourage you to remain vigilant by carefully reviewing credit reports and account statements to ensure that all activity is valid. Any questionable charges should be promptly reported to the organization with which the account is maintained. You can also visit PNFP.com/Fraud for tips and advice on how to spot identity theft and what to do if it happens to you.

For more information
If you have any questions regarding this notice or would like additional information about the matter, please refer to the enclosed Reference Guide or call toll-free 1-844-903-0453. This call center is open from Monday through Friday, from 9 a.m. – 9 p.m. Eastern Time, except holidays.

We regret any inconvenience or concern this incident may cause you and want to assure you that we take this matter seriously.

Sincerely,

Pinnacle Financial Partners

Reference Guide

Review Your Account Statements

Carefully review account statements and credit reports to ensure that all of your account activity is valid. Report any questionable charges promptly to the financial institution or company with which the account is maintained.

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

How to Enroll in IDX Credit Monitoring Services

As a safeguard, you may enroll, at no cost to you, in online credit monitoring and identity restoration services provided by IDX for <<12/24>> months. To enroll in these services, please call 1-844-903-0453 or visit https://app.idx.us/account-creation/protect and follow the instructions for enrollment using Enrollment Code: **<<ENROLLMENT>>**

Individuals must enroll in order for the available services to go into effect, and the monitoring included in the membership must be activated to be effective. You have until October 16, 2026 to enroll in these services. Please note that credit monitoring services may not be available for individuals who have not established credit or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score. If you need assistance, IDX will be able to assist you.

We encourage you to take advantage of these protections and remain vigilant for incidents of potential fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.

Contact the U.S. Federal Trade Commission

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the following contact information: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580; 1-877-IDTHEFT (438-4338); www.ftc.gov/idtheft/.

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 105069 Atlanta, GA 30348	888-766-0008	www.equifax.com
Experian	P.O. Box 9554 Allen, TX 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	800-680-7289	www.transunion.com

Security Freezes

You have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze	P.O. Box 105788 Atlanta, GA 30348	800-685-1111	www.equifax.com
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 160 Woodlyn, PA 19094	888-909-8872	www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than 5 business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

Special Information for Residents of the District of Columbia, Iowa, Maryland, Massachusetts, New Mexico, New York, North Carolina, Oregon, Rhode Island and Vermont

District of Columbia residents can learn more about preventing identity theft from the District of Columbia Office of the Attorney General, by visiting their website at https://oag.dc.gov/, calling (202) 727-3400, or requesting more information via email oag@dc.gov or mail 400 6th Street NW, Washington, DC 20001.

Iowa residents may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached by visiting the website at www.iowaattorneygeneral.gov, calling (515) 281-5164 or requesting more information from the Office of the Attorney General, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319.

Maryland residents can learn more about preventing identity theft from the Maryland Office of the Attorney General, by visiting their website at https://oag.maryland.gov/Pages/oag.aspx, calling the Identity Theft Unit at (410) 576-6491, or requesting more information at the Identity Theft Unit, 200 St. Paul Place, 25th Floor, Baltimore, MD 21202.

Massachusetts residents are reminded that you have the right to obtain a police report and request a security freeze as described above. There is no charge to place a security freeze on your account; however, you may be required to provide the credit reporting agency with certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to its honoring your request.

New Mexico residents are reminded that you have the right to obtain a police report and request a security freeze as described above, and you have rights under the Fair Credit Reporting Act as described above.

New York residents may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the New York State Attorney General, The Capitol, Albany, NY 12224-0341; https://ag.ny.gov/consumer-frauds-bureau/identity-theft; Telephone: (800) 771-7755.

North Carolina residents can learn more about preventing identity theft from the North Carolina Office of the Attorney General, by visiting their website at https://ncdoj.gov/protecting-consumers/protecting-your-identity/, calling (919) 716-6400 or requesting more information from the North Carolina Attorney General's Office, 9001 Mail Service Center Raleigh, NC 27699-9001.

Oregon residents may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached by visiting the website at www.doj.state.or.us, calling (877) 877-9392 or requesting more information from the Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096. You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

Rhode Island residents are reminded that you have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. Residents can learn more by contacting the Rhode Island Office of the Attorney General by phone at (401) 274-4400 or by mail at 150 South Main Street, Providence, Rhode Island 02903.

Vermont residents may learn helpful information about fighting identity theft, placing a security freeze and obtaining a free copy of your credit report on the Vermont Attorney General's website at https://ago.vermont.gov/.