25350 Magic Mountain Parkway
Suite 300
Valencia, CA 91355

[redacted]

[redacted]

NOTICE OF DATA BREACH

Dear [redacted]

Teachers On Reserve ("TOR") writes to inform you of a security event involving your personal information.

What Happened? On October 20, 2026, TOR became aware of a disruption to its network server. In response, we took immediate steps to investigate the nature and scope of the disruption. TOR worked under the guidance of cybersecurity specialists to investigate the event and restore our network and operations safely. Through our investigation, we learned that files were taken from our network by someone without authorization. We commenced a detailed review of the files to understand whether those files contained personal information, and if so, to whom the data related. We completed this review on October 28, 2026. We are now notifying you because we determined your personal information was present and accessible on our network at the time of the incident.

What Information Was Involved? The information potentially involved included [redacted] We stress that we have no evidence of misuse of any personal information, including for fraud or identity theft, because of this incident.

What We Are Doing. Upon becoming aware of the event, we took immediate steps to secure our systems, and partnered with specialists to investigate and restore our network and operations safely. We reported the event to federal law enforcement. We are also reviewing our security controls, policies and procedures, and training programs already in place for ways to continue to remain resilient against future threats going forward

As an added precaution, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for 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 event that you discover suspicious activity. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services. Instructions for how to enroll are below.

What You Can Do. Generally speaking, it is best practice to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports and account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or the service provider. You may also refer to the enclosed "*Steps You Can Take to Help Protect Your Information*" for additional resources you may take advantage of to protect your information.

To enroll in the offered 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 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 any questions or concerns that are not addressed in this letter, please contact our assistance line at 1-833-301-9369 (toll free), Monday through Friday, 5:00 AM to 5:00 PM Pacific Time, excluding major U.S. holidays. Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident. Please be prepared to supply the fraud specialist with your unique code listed above.

We appreciate your continued support, and we will continue to safeguard the information entrusted in our care.

Sincerely,

Teachers On Reserve



STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Monitor Your Accounts and Credit Reports

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you 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 your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you should provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion	**Experian**	**Equifax**
1-800-680-7289	1-888-397-3742	1-888-298-0045
www.transunion.com	www.experian.com	www.equifax.com
TransUnion Fraud Alert	**Experian Fraud Alert**	**Equifax Fraud Alert**
P.O. Box 2000	P.O. Box 9554	P.O. Box 105069
Chester, PA 19016-2000	Allen, TX 75013	Atlanta, GA 30348-5069
TransUnion Credit Freeze	**Experian Credit Freeze**	**Equifax Credit Freeze**
P.O. Box 160	P.O. Box 9554	P.O. Box 105788
Woodlyn, PA 19094	Allen, TX 75013	Atlanta, GA 30348-5788

Obtain Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

Teachers On Reserve may be contacted at 25350 Magic Mountain Parkway, Suite 300, Valencia, CA 91355 and by phone at 800-457-1899. This notice has not been delayed by law enforcement.

For D.C. residents, the District of Columbia Attorney General may be contacted at 400 6th Street, NW, Washington, D.C. 20001; 202-727-3400, or https://oag.dc.gov/consumer-protection.

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For Maryland residents, the Maryland Attorney General may be contacted at Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202; 1-888-743-0023; or https://oag.dc.gov/consumer-protection.

For New York residents, the New York Attorney General may be contacted at 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; or https://ncdoj.gov.

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