[redacted]

July 23, 2026

RE: NOTICE OF DATA BREACH

Dear [redacted]:

We are writing to advise you of a recent incident that involved some of your personal information. **We have no reason to believe that your personal information has been misused for the purpose of committing fraud or identity theft as a result of the incident.** Nonetheless, we want to provide guidance on what you can do to protect yourself, should you feel it is appropriate to do so.

What Happened? On June 12, 2026, our cybersecurity system alerted us to unusual activity on our computer network. We promptly began an internal review, took steps to secure our systems, and notified law enforcement. We also engaged a forensic security firm to review what took place and confirm the security of our computer systems. We subsequently determined that some information was illegally acquired from our system on or about June 12, 2026.

What Information Was Involved? On June 23, 2026, we identified the files that were acquired from our systems. We have since reviewed those files and determined they contained some of your information including your name, [redacted]. Importantly, the data set that contains your information can only be accessed using specialized software and is not generally accessible to others.

What We Are Doing. The incident was caused by a vulnerability in a software application that is commonly used by educational institutions. We patched the vulnerability and have taken additional steps to reduce the risk of this type of incident occurring in the future. Also, although we are not aware of any instances of fraud or identity theft involving your information, we are offering a complimentary one-year membership of Kroll 3B Identity Monitoring Services. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on prompt identification and resolution of identity theft. This product is completely free to you, and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and Kroll's 3B Identity Monitoring Services, including instructions on how to activate your complimentary membership, please see the additional information provided in this letter.**

What You Can Do. You can take advantage of the complimentary credit monitoring included in this letter. You can also find more information on steps to protect yourself against the misuse of your information in the enclosed *Additional Important Information* sheet.

For More Information. We sincerely apologize for any concern or inconvenience this incident might cause. Should you have any questions, please call [redacted] from [redacted], Monday through Friday.

Sincerely,

The Moody Bible Institute of Chicago

ACTIVATING YOUR COMPLIMENTARY CREDIT MONITORING

To help protect your identity, we are offering a **complimentary** one-year membership of credit monitoring and identity protection services through Kroll. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on prompt identification and resolution of identity theft.

Activate Kroll 3B Identity Monitoring Now in Three Easy Steps

1. Visit **Enroll.krollmonitoring.com/redeem** to activate and take advantage of your identity monitoring services
2. [redacted]
3. ENROLL by **October 26, 2026**

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

Triple Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: By law, you may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies. The three national credit reporting agencies have also agreed to provide free weekly online credit reports. You can obtain your free credit report by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at https://www.annualcreditreport.com/manualRequestForm.action. Alternatively, you may elect to purchase a copy of your credit report by contacting the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax 1-866-349-5191 www.equifax.com P.O. Box 740241 Atlanta, GA 30374	Experian 1-888-397-3742 www.experian.com P.O. Box 2002 Allen, TX 75013	TransUnion 1-800-888-4213 www.transunion.com P.O. Box 1000 Chester, PA 19016

Fraud Alerts: By law, you have the right to place a fraud alert on your credit report if you believe you have been, or are about to become, a victim of fraud or related crime. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com/protectYourIdentity.action.

Credit and Security Freezes: By law, you have the right to place 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 that is issued to you when you initiate the 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 get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze 1-888-298-0045 https://www.equifax.com/personal/credit-report-services/credit-freeze/ P.O. Box 105788 Atlanta, GA 30348	Experian Security Freeze 1-888-397-3742 https://www.experian.com/freeze/center.html P.O. Box 9554 Allen, TX 75013	TransUnion Security Freeze 1-800-916-8800 https://www.transunion.com/credit-freeze P.O. Box 160 Woodlyn, PA 19094

This notification was not delayed by law enforcement.