

SAN FRANCISCO COUNTY SUPERIOR COURT

Notice of Class Action and Proposed Settlement

You may be entitled to receive benefits under this class action settlement.

This notice summarizes the proposed settlement reached in a lawsuit entitled *Richard Cresse v. RINA Accountants & Advisors*, No. CGC-22-601995 pending in the San Francisco County Superior Court (“Lawsuit”). For the precise terms and conditions of the settlement, please see the settlement agreement available at www.RINADataBreachSettlement.com, by contacting the Settlement Administrator at info@RINADataBreachSettlement.com or RINA Data Incident Settlement, c/o Settlement Administrator, P.O. Box 25226, Santa Ana, CA 92799, or by accessing the Court docket in this case through the Court’s system at <https://sf.courts.ca.gov/divisions/civil-division/civil-records>.

PLEASE DO NOT TELEPHONE THE COURT OR THE COURT CLERK’S OFFICE TO INQUIRE ABOUT THIS SETTLEMENT OR THE CLAIM PROCESS.

This notice may affect your rights – please read it carefully.

*A state court authorized this notice. This is **not** a solicitation from a lawyer.*

- The lawsuit alleges that that as the result of a cyberattack by an unauthorized third party to certain computer systems of RINA Accountants & Advisors (“RINA”), personally identifiable information (“PII”) stored by RINA, including Social Security Numbers, may have been compromised on or about February 28, 2022 (the “Data Security Incident”). RINA maintains that it had meritorious defenses, and it was prepared to vigorously defend the lawsuit but encourages all persons who qualify as members of the Settlement Class to participate in the Settlement. The settlement is not an admission of wrongdoing or an indication that RINA has violated any laws.
- If your information was potentially compromised in the Data Security Incident, you are a Settlement Class Member.
- **All Settlement Class Members shall have the option to sign-up for the Settlement Offering, and all persons potentially affected by the Data Security Incident including Settlement Class Members may enroll in two years of free credit monitoring, regardless of whether such persons otherwise exclude themselves from the settlement.**
- **Any Settlement Class Member may submit a Claim for reimbursement for documented Economic Losses related to the Data Security Incident that have not been reimbursed by other third parties, up to an aggregated total of \$10,000.00 per Settlement Class Member. Economic Losses shall be deemed fairly traceable to the Data Breach if (i) the alleged wrongdoing occurred on February 28, 2022 or thereafter, (ii) the Settlement Class Member executes a statement signed under penalty of perjury indicating that the Economic Losses claimed are fairly traceable to the Data Security Incident, (iii) the alleged wrongdoing involved misuse of the type of personal information inadvertently disclosed in the Data Security Incident (i.e., Social Security number), and (iv) the Settlement Administrator determines by a preponderance of evidence that it is fairly traceable to the Data Security Incident.**
- **Any Settlement Class Member may submit a Claim for Non-Economic Losses fairly traceable to the Data Breach. Compensation for these losses will be fixed on a pro-rata basis based**

on what remains in the Settlement Fund after the costs of credit monitoring and Economic Losses are accounted for.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
SUBMIT A REIMBURSEMENT FORM DEADLINE: MARCH 24, 2026 SUBMIT ONE OR MORE	This is the only way for Settlement Class Members to request reimbursement of economic losses related to the Data Security Incident. If you submit a Reimbursement Form, you will give up the right to sue RINA in a separate lawsuit about the claims this Settlement resolves.
SUBMIT A NON-ECONOMIC LOSSES FORM DEADLINE: MARCH 24, 2026	This is the only other way for Settlement Class Members to submit a claim for money that is not related to economic losses related to the Data Security Incident. If you submit a Non-Economic Losses Form, you will give up the right to sue RINA in a separate lawsuit about the claims this Settlement resolves.
DO NOTHING	Unless you exclude yourself, you are automatically part of this Settlement. Although you may enroll in <u>two years of free credit monitoring without affecting your rights</u> , if you are a Settlement Class Member and do not submit a Reimbursement Form or Non-Economic Losses Form, you will not receive anything from the settlement, and you will still give up the right to sue, continue to sue, or be part of another lawsuit against RINA about the legal claims resolved by this Settlement.
EXCLUDE YOURSELF DEADLINE: MARCH 24, 2026	You will not receive any benefits from the Settlement, but you will not be bound by the terms of the Settlement, if approved by the Court. However, persons who exclude themselves from the Settlement may still enroll <u>in two years of free credit monitoring services</u> .
OBJECT: DEADLINE: MARCH 24, 2026	If you do not exclude yourself from the Settlement Class, you may object to the Settlement or to Class Counsel's or the Class Representatives' requests for Class Counsel fees or Service Awards, respectively.
GO TO A HEARING ON MAY 14, 2026	You may object to the Settlement and ask the Court permission to speak at the Fairness Hearing about your objection.

- These rights and options—**and the deadlines to exercise them**—are explained in this Notice.
- The Court still must decide whether to approve the Settlement. No benefits will be provided, or payments made until after the Court grants final approval of the Settlement and all appeals, if any, are resolved.

QUESTIONS? READ ON AND VISIT WWW.RINADATABREACHSETTLEMENT.COM

TABLE OF CONTENTS

	PAGE
BASIC INFORMATION	4
• Why is this notice being provided?	4
• What is this lawsuit about?	4
• Why is this a class action?	4
• Why is there a Settlement?	4
WHO IS IN THE SETTLEMENT	4
• How do I know if I am part of the Settlement?	4
• What if I am not sure whether I am included in the Settlement?	5
THE SETTLEMENT BENEFITS.....	5
• What benefits does the Settlement provide?	5
• Tell me more about enrollment in the Credit Monitoring plan.	5
• Tell me more about reimbursement of Economic Losses.	6
• Tell me more about filing a claim for Non-Economic Losses.	6
HOW TO GET SETTLEMENT BENEFITS	6
• How can I enroll in the Credit Services?	6
• How do I obtain reimbursement of Economic Losses related to the Data Security Incident?	6
• How do I obtain reimbursement of Non-Economic Losses related to the Data Security Incident?	7
• When will I receive my reimbursement payment under the Settlement?	7
• What am I giving up as part of the Settlement?	7
THE LAWYERS REPRESENTING YOU	8
• Do I have a lawyer in the case?	8
• How will the lawyers be paid?	8
EXCLUDING YOURSELF FROM THE SETTLEMENT	8
• What does it mean to exclude myself from the Settlement?	8
• If I exclude myself, can I get anything from this Settlement?	8
• If I do not exclude myself, can I sue later?	8
• How do I exclude myself from the Settlement?	8
OBJECTING TO THE SETTLEMENT	9
• How do I tell the Court if I do not like the Settlement?	9
• What is the difference between objecting and asking to be excluded?	10
FINAL APPROVAL HEARING.....	10
• When and where will the Court decide whether to approve the Settlement?	10
• Do I have to come to the hearing?	10
• May I speak at the hearing?	10

IF YOU DO NOTHING	10
• What happens if I do nothing at all?	10
GETTING MORE INFORMATION.....	11
• How do I get more information about the proposed Settlement?	11

BASIC INFORMATION

Why is this notice being provided?

This Class Notice is provided pursuant to an order issued by the Court to inform you of the proposed Settlement and the Final Approval Hearing to be held by the Court to consider, among other things, (a) whether the Settlement is fair, reasonable and adequate and should be approved; and (b) Class Counsel's request for Class Counsel Fees and Expenses and the Class Representatives' request for a Service Award. This Class Notice explains the nature of the lawsuit, the general terms of the proposed Settlement (including the benefits available), and your legal rights and obligations. This Class Notice is not an expression of any opinion by the Court as to the merits of the claims or defenses asserted in the Action.

The Honorable Judge Rochelle East of the San Francisco County Superior Court is overseeing this action, which is known as *Richard Cresse v. RINA Accountants & Advisors*, No. CGC-22-601995 ("Lawsuit"). The person that filed the lawsuit is called the "Plaintiff." RINA Accountants & Advisors is the "Defendant."

What is this lawsuit about?

The lawsuit alleges that as the result of a cyberattack by an unauthorized third party to certain computer systems of RINA Accountants & Advisors ("RINA"), personally identifiable information ("PII") including Social Security Numbers, may have been compromised on or about February 28, 2022.

Plaintiff claims that RINA did not adequately protect personal information and that as a result of the Data Security Incident people were harmed. RINA denies any wrongdoing, and no court or other entity has made any judgment or other determination of any wrongdoing or that any law has been violated.

Why is this a class action?

In a class action, one or more people called "class representatives" sue on behalf of themselves and other people with similar claims. The Plaintiff (the class representative here), together with the people he represents, are called Settlement Class Members. One court resolves the issues for all Settlement Class Members, except for those people who timely exclude themselves from the Settlement Class. In this case, the Class Representative is Richard Cresse.

Why is there a Settlement?

The Court has not decided in favor of Plaintiff or RINA. Instead, both sides agreed to a settlement. Settlement avoids the costs and uncertainty of trial and related appeals, while providing benefits to members of the Settlement Class. The Class Representatives and attorneys for the Settlement Class ("Settlement Class Counsel") believe the Settlement is in the best interests of the Settlement Class Members.

WHO IS IN THE SETTLEMENT

How do I know if I am part of the Settlement?

You are included in the Settlement Class if you are a member of the following:

All individuals whose personally identifiable information ("PII"), including Social Security

Numbers, was compromised in the Data Breach disclosed by RINA on or about August 1, 2022.

What if I am not sure whether I am included in the Settlement?

If you are not sure whether you are in the Class, or have any other questions about the Settlement, call the toll-free number, (833) 647-9036. You also may write with questions to: RINA Data Incident Settlement, c/o Settlement Administrator, P.O. Box 25226, Santa Ana, CA 92799 or go to www.RINADataBreachSettlement.com.

THE SETTLEMENT BENEFITS

What benefits does the Settlement provide?

RINA will provide Settlement Class Members the following benefits under the Settlement: (1) the ability to immediately enroll in credit monitoring services for a period of two years (available to all persons potentially affected by the Data Security Incident, including persons who exclude themselves from the settlement); (2) the opportunity for Non-Economic Loss Claims; and (3) reimbursement of documented Economic Losses up to \$10,000.00 per Settlement Class Member, which are: (a) related to the Data Security Incident; (b) not otherwise reimbursable by another third party; (c) supported by required documentation; and (d) meets all requirements set forth in the Reimbursement Form and the Settlement Agreement.

Complete details regarding the settlement benefits are available in the Settlement Agreement, which is available at www.RINADataBreachSettlement.com.

Tell me more about enrollment in the Credit Monitoring plan.

All persons potentially affected by the Data Security Incident, including Settlement Class Members or persons who were excluded themselves from the settlement are entitled to immediately enroll in free credit monitoring and identity restoration services (“Credit Services”) provided by CyEx for a period of two years, which will begin upon timely activation by the Class Member.

Credit Services Include:

This includes:

- (1) real time monitoring of the Settlement Class member’s credit file at a credit bureau;
- (2) dark web monitoring;
- (3) identity theft insurance coverage for up to \$1,000,000; and
- (4) fully managed identity recovery services

Credit Services provided by CyEx are being provided to all persons potentially affected by the Data Security Incident, including Settlement Class Members and those who exclude themselves from the settlement. Unique enrollment codes and related instructions are being provided within a letter accompanying the mailed notice of settlement sent to all Settlement Class Members. If you elect to receive Credit Services provided by CyEx, you must timely enroll using the enrollment code you were mailed, by following the enrollment instructions accompanying the code. If you have any questions regarding enrollment in the Credit Services, you may contact CyEx as indicated in the letter containing your enrollment code, or you may contact the Settlement Administrator

Tell me more about reimbursement of Economic Losses.

Reimbursement of Documented Economic Losses. Any Settlement Class Member may submit a Claim for reimbursement for documented Economic Losses related to the Data Security Incident that have not been reimbursed by other third parties, up to an aggregate total of \$10,000.00 per Settlement Class Member. Any Settlement Class Member whose Reimbursement Claim is rejected for failure to submit a claim within required time period may not submit a Claim for reimbursement under this process.

Settlement Class Members who wish to make a timely and properly supported Claim for reimbursement of Economic Losses related to the Data Security Incident must provide to the Settlement Administrator the information required to evaluate the claim, including: (a) the Claimant's name and current address; (b) if applicable, a signed copy of IRS Form 14039 along with a statement under penalty of perjury that the form was submitted to the Internal Revenue Service; (c) the bills, invoices, or other evidence documenting the amount of the Claim and proof that the bills or invoices were paid; and (d) a statement signed under penalty of perjury indicating that: (i) the Economic Losses claimed are fairly traceable to the Data Security Incident; and (ii) the total amount claimed has not been reimbursed by any other person or entity. Third-party documentation of Economic Losses is required to establish a Claim. Economic Losses that are compensated under this Agreement are those that are reasonable and customarily incurred when experiencing and/or responding to the type of fraud or identity theft suffered by the Settlement Class Member from the Data Security Incident.

Tell me more about filing a claim for Non-Economic Losses.

Reimbursement of Non-Economic Losses. Any Settlement Class Member may submit a Claim for their Non-Economic Losses related to the Data Security Incident. Claims may be submitted electronically or in paper format.

Settlement Class Members who wish to make a timely and properly supported Claim for reimbursement of Non-Economic Losses related to the Data Security Incident must provide to the Settlement Administrator the information required to evaluate the claim, including: (a) the Claimant's name and current address; and (b) a statement signed under penalty of perjury indicating that: (i) the Non-Economic Losses claimed is fairly traceable to the Data Security Incident.

HOW TO GET SETTLEMENT BENEFITS

How can I enroll in the Credit Services?

To receive the Credit Services from RINA, any person potentially affected by the Data Security Incident including Settlement Class Members and those who exclude themselves from the settlement must timely enroll in the Credit Services by using the unique enrollment code and related instructions sent by mail in a letter accompanying the settlement notice.

How do I obtain reimbursement of Economic Losses related to the Data Security Incident?

For reimbursement of documented Economic Losses related to the Data Security Incident that have not been reimbursed by Equifax or other third party, up to an aggregate total of \$10,000.00 in reimbursement per Settlement Class Member, submit a Reimbursement Claim and provide documentation proving the Economic Losses as described above. You can get the Reimbursement Form at www.RINADataBreachSettlement.com or by calling (833) 647-9036. For each Reimbursement Form, you must read the instructions carefully, fill out the form completely, attach the required

documentation, and either submit the form and documentation through the Settlement Website, or mail the form postmarked no later than **March 24, 2026**, to:

RINA Data Incident Settlement
c/o Settlement Administrator
P.O. Box 25226
Santa Ana, CA 92799

If you have questions about how to file a claim, call (833) 647-9036 or go to www.RINADataBreachSettlement.com.

How do I obtain reimbursement of Non-Economic Losses related to the Data Security Incident?

For reimbursement of Non-Economic Losses related to the Data Security Incident that have not been reimbursed by Equifax or other third party, valued pro-rata of what remains in the Settlement Fund after payment of credit monitoring and Economic Loss claims, submit a claim form as described above. You can get the Claim Form at www.RINADataBreachSettlement.com or by calling (833) 647-9036. For each Reimbursement Form, you must read the instructions carefully, fill out the form completely, attach the required documentation, and either submit the form and documentation through the Settlement Website, or mail the form postmarked no later than **March 24, 2026**, to:

RINA Data Incident Settlement
c/o Settlement Administrator
P.O. Box 25226
Santa Ana, CA 92799

If you have questions about how to file a claim, call (833) 647-9036 or go to www.RINADataBreachSettlement.com.

When will I receive my reimbursement payment under the Settlement?

If you file a timely and valid Reimbursement Form or Claim Form and submit required documentation, the Settlement Administrator will evaluate your claim to confirm your eligibility and calculate your payment amount. The Settlement Administrator will notify you of any deficiencies with respect to your claim. The Settlement Administrator will then issue a final decision on your claim.

Please ensure you provide a current, valid email address with your claim submission. If the email address you include with your Claim Form changes or becomes invalid for any reason, it is your responsibility to provide accurate contact information to the Settlement Administrator to receive a payment. When you receive the email notifying you of your Settlement Payment, you will be provided with a number of digital payment options such as debit card, PayPal, or a credit on Amazon.com, to immediately receive your Settlement Payment. At that time, you will also have the option to request that a paper check be mailed to you at the address provided in your Claim Form.

Payments for valid claims will not be made until after the Settlement is finally approved and all appeals and other reviews have been exhausted.

What am I giving up as part of the Settlement?

Unless you exclude yourself, you cannot sue RINA or be part of any lawsuit against RINA about any of the issues in this Action. Unless you exclude yourself, all of the decisions by the Court will bind you.

The specific claims you are giving up are described in Paragraph 8 of the Settlement Agreement. You will be releasing your claims against RINA and all related people as described in Paragraph 8.

The Settlement Agreement is available at www.RINADataBreachSettlement.com or by calling (833) 647-9036. The Settlement Agreement describes the released claims with specific descriptions, so please read it carefully. If you have any questions about what this means, you can talk to Settlement Class Counsel, or you can talk to your own lawyer at your own expense.

THE LAWYERS REPRESENTING YOU

Do I have a lawyer in the case?

Yes, you do have a lawyer in the case. The Court appointed the law firm of Meyer Wilson Werning Co., LPA, to represent you and the Settlement Class. This firm is called “Settlement Class Counsel.” You will not be charged by these lawyers for their work on this case. If you want to be represented by your own lawyer, you may hire one at your own expense.

How will the lawyers be paid?

Class Counsel will ask the Court for RINA to pay for reasonable attorneys’ fees and expenses of up to \$133,333.33, and a Class Representative service award not to exceed \$5,000. The Court will decide the amount of attorneys’ fees, expenses, and service awards. Any attorneys’ fees, expenses, and service awards approved will be paid by RINA.

EXCLUDING YOURSELF FROM THE SETTLEMENT

What does it mean to exclude myself from the Settlement?

If you want to keep the right to sue or continue to sue RINA about the legal claims in this case, you must take steps to exclude yourself from the Settlement Class. Excluding yourself is also called “opting out” of the Settlement.

If I exclude myself, can I get anything from this Settlement?

You may enroll in the Credit Services provided by CyEx regardless of whether you exclude yourself from the settlement. Otherwise, if you exclude yourself, you cannot get anything from the Settlement. If you exclude yourself, you may not apply for any benefits under the proposed Settlement and you cannot object to the proposed Settlement.

If I do not exclude myself, can I sue later?

No. If you do not exclude yourself, you cannot sue later. Unless you exclude yourself, you give up the right to sue RINA for all of the claims that this proposed Settlement resolves.

How do I exclude myself from the Settlement?

To exclude yourself from the proposed Settlement, you must timely submit, by U.S. Mail, written notice of your intent to opt-out of the Settlement to the Settlement Administrator’s designated address established for opt-outs. The written notice must clearly manifest your intent to be excluded from the Settlement Class in *Richard Cresse v. RINA Accountants & Advisors*, and must be signed by you. You can only request exclusion for yourself: you cannot request to exclude any other member of the

Settlement Class. Mass opt-outs are not permitted.

To be effective, written notice must be postmarked by **March 24, 2026** and mailed to:

RINA Data Incident Settlement
c/o Settlement Administrator
P.O. Box 25226
Santa Ana, CA 92799

You cannot ask to be excluded on the phone, by email, or on the website.

OBJECTING TO THE SETTLEMENT

How do I tell the Court if I do not like the Settlement?

If you are a Settlement Class Member, you can object to or comment on the Settlement, Settlement Class Counsel's request for attorneys' fees and expenses, and/or the Settlement Class Representative's request for service awards. To object, you must state in writing that you object to the Settlement, and include the following information in your written objection:

1. The name of the Action;
2. Your full name, mailing address, telephone number, and e-mail address;
3. A statement of the basis on which you claim to be a Settlement Class Member;
4. A written statement of all grounds for your objection, accompanied by any legal support for the objection, and any evidence you wish to introduce in support of the objection;
5. The identity of all counsel, if any, representing you, including any former or current counsel who may claim entitlement to compensation for any reason related to the objection to the Settlement or the Fee Application;
6. A statement confirming whether you intend to personally appear and/or testify at the Final Approval Hearing and identifying any counsel representing you who intends to appear at the Final Approval Hearing;
7. A list of any persons who will be called to testify at the Final Approval Hearing in support of the objection; and
8. Your signature signed under oath and penalty of perjury or, if legally incapacitated, the signature of your duly authorized representative (along with documentation setting forth such legal incapacitation and representation) (an attorney's signature is not sufficient).

Failure to include this information may be grounds for the Court to disregard your objection.

To submit an objection, send a letter the Court either by: (a) mailing it to the Clerk of the Court, San Francisco County Superior Court, 400 McAllister Street, San Francisco CA 94102 or; (b) filing the objection in person at San Francisco County Superior Court, 400 McAllister Street, San Francisco CA 94102. Mailed objections must be filed or postmarked on or before the Objection Deadline, which is **March 23, 2026**.

What is the difference between objecting and asking to be excluded?

You can object to the Settlement when you wish to remain a Settlement Class Member and be subject to the Settlement but disagree with some aspect of the Settlement. An objection allows your views to be heard in Court.

Excluding yourself from the Settlement Class means that you are no longer a Settlement Class Member and do not want the Settlement to apply to you. Once you are excluded, you lose the right to receive any benefits from the Settlement or to object to any aspect of the Settlement because the case no longer affects you.

FINAL APPROVAL HEARING

When and where will the Court decide whether to approve the Settlement?

The Court will hold a Final Approval Hearing at 9:00 a.m. on **May 14, 2026**, at the San Francisco County Superior Court, 400 McAllister Street, San Francisco CA 94102. At the Final Approval Hearing, the Court will consider whether the proposed Settlement is fair, reasonable, and adequate. The Court may also consider Class Counsel's request for attorneys' fees and expenses, and the service awards. If there are objections, the Court will consider them. After the Final Approval Hearing, the Court will decide whether to approve the proposed Settlement and how much to award to Class Counsel as fees and expenses, and the service award. You do not need to attend.

The Final Approval Hearing may be moved to a different date or time without additional notice, so if you wish to attend, it is recommended that you periodically check www.RINADataBreachSettlement.com to confirm the date of the Final Approval Hearing.

Do I have to come to the hearing?

You do not have to attend the hearing. Class Counsel will answer any questions the Court may have. However, you are welcome to attend the hearing at your own expense. If you submit a written objection, you do not have to come to the Fairness Hearing to raise your objection. As long as you timely mailed your written objection, the Court will consider it. You also may pay your own lawyer to attend the Final Approval Hearing, but their attendance is not necessary.

May I speak at the hearing?

Yes, you may speak at the hearing. If you would like to do so, you must indicate your intent to personally appear and/or testify at the Final Approval Hearing, and identify any counsel representing you who intends to appear at the Final Approval Hearing, when providing written notice of your objection as noted above regarding how to object to the Settlement. You cannot speak at the hearing if you exclude yourself from the Settlement.

IF YOU DO NOTHING

What happens if I do nothing at all?

Although you may timely enroll in the Credit Services provided by CyEx without affecting your rights, if you are a Settlement Class Member and you otherwise do nothing, you will be legally bound by the Settlement, but you will not receive any benefits related to the Data Security Incident. You will not be able to bring a lawsuit, continue a lawsuit, or be a part of any other lawsuit against RINA about the

claims in this case.

If you would like to request benefits under the Settlement, you must follow the instructions described above.

GETTING MORE INFORMATION

How do I get more information about the proposed Settlement?

This notice summarizes the proposed Settlement. More details are included in the Settlement Agreement. You can get a copy of the Settlement Agreement at www.RINADataBreachSettlement.com. You also may write with questions to the Settlement Administrator, at info@RINADataBreachSettlement.com or RINA Data Incident Settlement, c/o Settlement Administrator P.O. Box 25226 Santa Ana, CA 92799. You can access Reimbursement and Claim Forms and review additional documents on the Settlement Website. You can also request to receive Reimbursement and Claim Forms, a copy of the Settlement Agreement, and a detailed notice by mail by calling the toll-free number, (833) 647-9036.