

VeraBank  
c/o Cyberscout  
<Return Address>  
<City>, <State> <Zip>



<FIRSTName> <LASTName>  
<ADDRESS1>  
<ADDRESS2>  
<CITY>, <STATE> <ZIP>

December 23, 2025

## RE: NOTICE OF DATA BREACH

Dear <FIRSTNAME>:

We are writing to inform you of a data security incident suffered by one of our vendors, Marquis Software Solutions (“Marquis”), that involved some of your information. This letter explains the incident, the response, and resources you may use to help protect your data from possible misuse should you feel it is appropriate to do so. We are not aware of any attempts to misuse your information as a result of this incident.

### What Happened?

On August 14, 2025, Marquis discovered that it was the victim of a cybersecurity incident that impacted some of its systems. Upon learning of the incident, it launched an investigation and engaged cybersecurity experts to assist. Marquis also notified law enforcement. Its investigation determined that an unauthorized third party accessed its network on August 14, 2025, and copied certain files from its systems. VeraBank’s systems were not impacted, and the incident was limited to Marquis’s environment.

A review of the files was conducted to identify individuals whose information may have been involved, and we worked to obtain addresses and notify them as quickly as possible after completing the review on December 12, 2025.

### Who Is Marquis and Why Did They Have My Data?

Marquis is our customer communication and data analysis vendor. They had access to your data to communicate relevant and necessary updates with you and also to analyze what bank products and services may best fit your needs. We only provided Marquis with access to your data after they had contractually agreed to secure and protect the same.

### What Information Was Involved?

Marquis informed us that a review of the data determined some of your personal information was contained within the involved files, including your name and the following: <<Exposed Data Elements>>.

### What We Are Doing?

As a precaution, we have arranged for you to receive a complimentary twenty-four-month subscription to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit score** services at no charge. These services provide you with alerts for 24 months from the date of enrollment when changes occur to your credit file. This notification is sent 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 may 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.

Marquis took additional steps to secure its systems and continues to evaluate technical and organizational measures to avoid the reoccurrence of a similar incident.

## **What You Can Do**

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: **<UniqueCode>**

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 email account and may not be available to minors under the age of 18. 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.

Please also review the “Information About Identity Theft Protection” reference guide, enclosed here, which describes additional steps you may take to help protect yourself, including recommendations from the Federal Trade Commission about identity theft protection and details regarding placing a fraud alert or security freeze on your credit file.

## **For More Information.**

Protecting the privacy of the data you entrust to VeraBank is our top priority. We want to ensure you’re informed about this incident and the resources available to support you. Should you have further questions, please call 1-833-751-0388 Monday through Friday, excluding holidays, between 8:00 a.m. and 8:00 p.m. Eastern Time.

Sincerely,

A handwritten signature in black ink, appearing to read "Brad Tidwell". The signature is fluid and cursive, with a large loop at the end.

Brad Tidwell  
President  
VeraBank

## Information About Identity Theft Protection Guide

**Free Credit Report.** We remind you to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. If you identify any unauthorized charges on your financial account statements, you should immediately report any such charges to your financial institution. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Contact information for the three nationwide credit reporting companies is as follows:

Equifax	Experian	TransUnion
Phone: 1-800-685-1111 P.O. Box 740256 Atlanta, Georgia 30348 <a href="http://www.equifax.com">www.equifax.com</a>	Phone: 1-888-397-3742 P.O. Box 9554 Allen, Texas 75013 <a href="http://www.experian.com">www.experian.com</a>	Phone: 1-888-909-8872 P.O. Box 105281 Atlanta, GA 30348-5281 <a href="http://www.transunion.com">www.transunion.com</a>

**For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

**Security Freeze.** Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too.

How will these freezes work? Contact all three of the nationwide credit reporting agencies – Equifax, Experian, and TransUnion. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

Don't confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock.

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 and display your name, current mailing address, and the date of issue. You may obtain information from the credit reporting agencies and the FTC about security freezes.

**For New Mexico residents:** You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration

of removal pursuant to the Fair Credit Reporting and Identity Security Act. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

**For Colorado and Illinois residents:** You may obtain information from the credit reporting agencies and the FTC about security freezes.

**Fraud Alerts.** A fraud alert tells businesses that check your credit that they should check with you before opening a new account. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report. You may obtain additional information from the credit reporting agencies and the FTC about fraud alerts.

VeraBank is located at 201 W. Main St. Henderson, TX 75652 and can be reached by telephone at 1-877-566-2621.

**For Colorado and Illinois residents:** You may obtain additional information from the credit reporting agencies and the FTC about fraud alerts.

**Federal Trade Commission and State Attorneys General Offices.** If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft. You may contact the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 1-877-IDTHEFT (438-4338).

**For Connecticut Residents:** You may contact and obtain information from your state attorney general at: Connecticut Attorney General's Office, 55 Elm Street, Hartford, CT 06106, 1-860-808-5318, [www.ct.gov/ag](http://www.ct.gov/ag)

**For District of Columbia Residents:** You may contact the Office of the Attorney General for the District of Columbia, 441 4th Street NW, Suite 1100 South, Washington, D.C. 20001, <https://oag.dc.gov>, 1-202-442-9828.

**For Maryland Residents:** You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, <https://www.marylandattorneygeneral.gov>, 1-888-743-0023.

**For New York Residents:** You may contact the New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 1-518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>.

**For North Carolina Residents:** You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), 1-877-566-7226.

**For Rhode Island Residents:** You may contact the Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, [riag.ri.gov](http://riag.ri.gov), 1-401-274-4400.

**For Texas Residents:** You may contact and obtain information from your state attorney general at: Office of the Texas Attorney General [www.texasattorneygeneral.gov/consumer-protection/identity-theft](http://www.texasattorneygeneral.gov/consumer-protection/identity-theft) or contact the Identity Theft Hotline at 1-800-621-0508 (toll-free).

**For Washington residents:** You may contact the Washington State Office of the Attorney General, 1125 Washington St SE, PO Box 40100, Olympia, WA 98504, <https://www.atg.wa.gov/>, 1-800-551-4636 (in Washington only) or 1-206-464-6684.

**Reporting of identity theft and obtaining a police report.** You have the right to obtain any police report filed in the United States in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.

**For Iowa Residents:** You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

**For Massachusetts Residents:** You have the right to obtain a police report if you are a victim of identity theft. You also have a right to file a police report and obtain a copy of it.

**For Oregon Residents:** You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

**For Rhode Island Residents:** You have the right to file or obtain a police report regarding this incident.