

Notice of Data Breach

September 4, 2024 – US Merchants Financial Group, Inc. and The Merchant of Tennis, Inc. are providing notice of a cybersecurity incident to potentially affected individuals. This notice contains information about what occurred, what information was involved, actions that have been taken to prevent a reoccurrence, and steps individuals can take to protect their information.

What happened?

On or around February 13, 2024, an unauthorized third party gained access to our network and acquired certain files from our systems. We have been working diligently to review the affected files to understand their nature and scope. Our investigation, which concluded on or around August 2, 2024, determined the scope of personal information that was contained in the affected records.

What information was involved?

An investigation into the scope of the incident was launched to determine what, if any, information was compromised by the unauthorized party. The affected data contained personal information including name and driver's license number. The types of affected personal information varied by individual.

What we are doing.

Upon becoming aware of the incident, we began taking steps to secure our systems. We also worked with third-party forensic specialists to investigate the incident and reported the incident to law enforcement. In addition, we have implemented measures to further enhance the security of our network environment.

What you can do.

Below you will find additional information regarding the resources available to you, and the steps you can take to further protect your personal information.

If you believe you may have been affected by this incident or have any questions, please contact the dedicated call center at 1-833-448-2608 from 5:00 am to 5:00 pm (EST), Monday through Friday, excluding holidays.

We regret any inconvenience this may cause you.

Sincerely,

US Merchants Financial Group, Inc. and The Merchant of Tennis, Inc.

Steps You Can Take to Help Protect Your Information

Credit Reports: You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit 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 at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone or online. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years.

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/fraud/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-680-7289

www.transunion.com/fraud-alerts

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-800-525-6285

<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

Monitoring: You should always remain vigilant for incidents of fraud and identity theft by reviewing account statements and by monitoring your credit report for suspicious or unusual activity.

Security Freeze: You have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, 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. It is free to place, lift or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/freeze/center.html

TransUnion

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872

www.transunion.com/credit-freeze

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-888-298-0045

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

File Police Report: You have the right to file or obtain a police report if you experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report suspected incidents of identity theft to local law enforcement, the FTC and the relevant state Attorney General.

FTC and Attorneys General: You can further educate yourself regarding identity theft, fraud alerts, security freezes and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-

ID-THEFT (1-877-438-4338), TTY: 1-866-653-4261.

For residents of Iowa: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Massachusetts: It is required by state law that you are informed of your right to obtain a police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For residents of New Mexico: State law advises you to review personal account statements and credit reports, as applicable, to detect errors resulting from the security breach. You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act at www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For residents of Oregon: State law advises you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of Rhode Island: It is required by state law that you are informed of your right to file or obtain a police report in regard to this incident.

For residents of Arizona, Colorado, District of Columbia, Illinois, Maryland, New York, North Carolina and Rhode Island: You can obtain information from the Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes and steps you can take toward preventing identity theft.

Federal Trade Commission - Consumer Response Center: 600 Pennsylvania Ave, NW, Washington, DC 20580; 877-IDTHEFT (438-4338); www.identitytheft.gov

Arizona Office of the Attorney General - Consumer Protection: 2005 North Central Avenue, Phoenix, AZ 85004; 602-542-5025

Colorado Office of the Attorney General - Consumer Protection: 1300 Broadway, 9th Floor, Denver, CO 80203; 720-508-6000; www.coag.gov

District of Columbia Office of the Attorney General - Office of Consumer Protection: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; www.oag.dc.gov

Illinois Office of the Attorney General - 115 S. LaSalle St., Chicago, IL 60603; 866-999-5630; www.illinoisattorneygeneral.gov

Maryland Office of the Attorney General - Consumer Protection Division: 200 St. Paul Place, 16th floor, Baltimore, MD 21202; 888-743-0023; <https://www.marylandattorneygeneral.gov/>

New York Office of Attorney General - Consumer Frauds Bureau: The Capitol, Albany, NY 12224; 1-800-771-7755; <https://ag.ny.gov/> or to contact the Bureau of Internet and Technology (BIT); 212-416-8433; <https://ag.ny.gov/about/about-office/economic-justice-division#internet-technology>

North Carolina Office of the Attorney General - Consumer Protection Division: 9001 Mail Service Center, Raleigh, NC 27699; 877-566-7226; <https://ncdoj.gov/protecting-consumers/>

Rhode Island Office of the Attorney General - Consumer Protection: 150 South Main St., Providence RI 02903; 401-274-4400; www.riag.ri.gov