

- **Notice of Data Privacy Event**

Knoxville, TN – November, 7, 2025. Wakefield & Associates, LLC (“Wakefield”) is notifying individuals of a data privacy event. As part of the normal services Wakefield provides, Wakefield receives certain data from its clients in order to provide relevant services. Notice is being provided that includes information about what happened, Wakefield’s response, and steps individuals may take should they feel it is appropriate to do so.

Earlier this year, Wakefield discovered suspicious activity related to certain systems. Wakefield immediately took steps to secure its environment and launched an investigation to determine the nature and scope of the activity. The investigation determined there was unauthorized access and/or acquisition of certain files within the network on or before January 17, 2025. As a result, Wakefield began an extensive review of these files to determine whether they contained sensitive information and to which client of Wakefield the information related.

The data involved in this incident includes name and collection account information, and in certain circumstances, Social Security numbers, driver’s license or state identification card numbers, financial information, and health information. Wakefield is not aware of any identity theft or fraud as it relates to this incident. For those individuals with contact information available, Wakefield is sending those individuals a letter directly on behalf of relevant Wakefield clients.

Wakefield takes this incident and the security of information in its care very seriously. Upon becoming aware of this incident, Wakefield immediately took steps to confirm the security of its computer environment and began an investigation. Wakefield also reviewed existing security policies, and implemented additional measures to further protect against similar incidents moving forward. Wakefield reported this incident to law enforcement and is notifying individuals and relevant regulators on behalf of its clients. Wakefield is also offering affected individuals complimentary credit monitoring and identity theft protection services.

Wakefield understands individuals may have questions that are not addressed in this notice or would like to learn more about this incident. Individuals may contact Wakefield’s dedicated assistance line at 1-833-833-7202, Monday through Friday from 9 a.m. through 8 p.m. Eastern Time. Individuals may also visit Wakefield’s website at www.wakeassoc.com.

Wakefield encourages potentially affected individuals to remain vigilant against incidents of identity theft and fraud by reviewing account statements, explanation of benefits, and monitoring free credit reports for suspicious activity and to detect errors. Furthermore, under U.S. law, a consumer is entitled to one free credit report annually from each of the

three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228.

Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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 the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

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

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

Equifax—www.equifax.com; 1-888-298-0045; and P.O. Box 105788 Atlanta, GA 30348-5788

Experian—www.experian.com; 1-888-397-3742; and P.O. Box 9554, Allen, TX 75013

TransUnion—www.transunion.com; 1-833-799-5355; and P.O. Box 160, Woodlyn, PA 19094

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 1-202-442-9828; and oag.dc.gov. Wakefield is located at 320 N Cedar Bluff Road, Suite 300, Knoxville, TN 37923.

For Massachusetts residents, under Massachusetts law, you have the right to obtain any police report filed in regard to this matter. 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 Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>. Wakefield is located at 320 N Cedar Bluff Road, Suite 300, Knoxville, TN 37923.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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 consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting 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 NW, Washington, DC 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, 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; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event.