

Appendix

Panera, LLC (“Panera”) identified and took measures to address a cybersecurity incident. A skilled person used social engineering to gain access on January 5, 2026, to an application that contained records regarding certain catering orders. This occurred even though access required multifactor authentication (MFA). Panera detected the unauthorized access and took measures to shut it down. Panera immediately conducted an investigation to identify the records that were accessed, thoroughly reviewed those records, and on March 25, 2026, determined that records containing the names and dates of birth of 1,564 Washington residents were involved.

On April 16, 2026, Panera will mail notification letters via United States Postal Service First-Class mail to the Washington residents whose information was involved in accordance with Wash. Rev. Code § 19.255.010. A sample copy of the notification letter is enclosed. Panera has also established a dedicated, toll-free call center to answer questions the individuals may have.

To help prevent this type of incident from happening again, Panera has taken steps to further enhance existing security measures.



<<Return to Kroll>>
<<Return Address>>
<<City, State ZIP>>

<<FIRST_NAME>> <<MIDDLE_NAME>> <<LAST_NAME>> <<SUFFIX>>
<<ADDRESS_1>>
<<ADDRESS_2>>
<<CITY>>, <<STATE_PROVINCE>> <<POSTAL_CODE>>
<<COUNTRY>>

<<Date>> (Format: Month Day, Year)

Dear <<first_name>> <<last_name>>:

Panera, LLC (“Panera”) is writing to notify you of a security incident that involved some of your information. We understand the importance of protecting the information we maintain, and this letter explains what happened, the measures we have taken, and steps you may consider taking.

A skilled person used social engineering to gain access on January 5, 2026, to an application that contained records regarding certain catering orders. This occurred even though access required multifactor authentication (MFA). Panera detected the unauthorized access and took measures to shut it down. We immediately conducted an investigation to identify the records that were accessed, thoroughly reviewed those records, and on March 25, 2026, determined that records containing your name, contact information, and date of birth were involved. We notified law enforcement and are supporting its investigation.

We wanted to let you know what happened and assure you that we take this matter seriously. We have implemented additional measures to strengthen security controls for the application involved. For more information on additional steps you may consider taking, please see the additional information provided with this letter.

We regret this occurred and apologize for any inconvenience. Panera has taken steps to further enhance existing security measures. If you have any questions, please call (844) 403-4582, Monday through Friday, 9:00 a.m. to 6:30 p.m., Eastern Time.

Sincerely,

Panera, LLC

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. 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 or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-888-378-4329
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 1000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

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 state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows: *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.identitytheft.gov

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. 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.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 160, Woodlyn, PA 19094, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Panera can be contacted by mail at 1400 S. Highway Drive, Suite 100, Fenton, MO, 63026 or by phone at 314-984-1000.