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One Main Financial
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998

OneMain Financial

Jane A Smith Jr
123 Main St
Apt A
Sample, XX ABC12 DE34

September 24, 2026

Draft

**NOTICE OF DATA BREACH**

Dear Jane Smith,

We are writing to let you know about a recent incident that may have affected some of your personal information. While we have not received any reports of actual fraud or identity theft related to this incident, we wanted to provide you with information about what happened and about how you can obtain complimentary credit monitoring and identity theft restoration services.

**What Happened?**
In May, OneMain discovered unauthorized activity on its systems. We acted quickly to stop the activity, took steps to enhance our security measures, and began working with a leading cybersecurity and forensic firm to investigate what happened. However, we did identify evidence that, as a result of the unauthorized activity, data containing personal information was accessed on May 5, 2026. There was no evidence of any unauthorized access to customer accounts.

**What Information May Have Been Involved?**
We have determined that your name, address, [redacted] and other account related information may have been affected.

**What We Are Doing**
We are committed to safeguarding your personal information. We are offering you complimentary access to Credit Monitoring and Identity Protection Services through our third-party vendor, TransUnion.

Please see Attachment A for details regarding these complimentary credit monitoring and identity restoration services, as well as how to enroll with your unique code. You must enroll by **December 31, 2026 to receive these services**. In addition to these actions, we have implemented enhanced security and monitoring controls. We remain committed to ongoing information security reviews to strengthen our security and privacy programs and controls.

**What You Can Do**
In addition to enrolling in the credit monitoring and identity restoration services, we encourage you to always remain vigilant for any suspicious activity related to your financial accounts. Please refer to Attachment B for tips on protecting yourself against fraud and identity theft. If you ever suspect you are a victim of fraud or identity theft, you should contact your local law enforcement agency.

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**For More Information**

We take the security of your information seriously. Should you have questions, please contact us at 1-833-516-9566, Monday through Friday, during the hours of 8 a.m. to 8 p.m. Eastern Time, excluding major U.S. holidays.

Sincerely,

OneMain Financial Group, LLC
P.O. Box 1170, Evansville, IN 47706-1170
1-888-846-0332




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## ATTACHMENT A - MORE INFORMATION ABOUT YOUR 24-MONTH CREDIT MONITORING

To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by **December 31, 2026** (Your code will not work after this date.)
- Visit the TransUnion website to enroll.
- For Adults: https://bfs.cyberscout.com/activate
- Provide your activation code: **ABC123DEF456**

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# ATTACHMENT B - MORE INFORMATION ABOUT IDENTITY PROTECTION

## INFORMATION ON OBTAINING A FREE CREDIT REPORT

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit www.annualcreditreport.com or call toll-free (877) 322-8228.

## INFORMATION ON IMPLEMENTING A FRAUD ALERT OR SECURITY FREEZE

You can contact the three major credit bureaus at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services. A credit reporting agency may not charge you to place, temporarily lift, or permanently remove a security freeze.

To place a fraud alert or security freeze on your credit report, you must contact the three credit bureaus below:

| Consumer Fraud Division | Credit Fraud Center | TransUnion LLC |
|---|---|---|
| PO Box 105069 | PO Box 4500 | PO Box 2000 |
| Atlanta, GA 30348-5069 | Allen, TX 75013 | Chester, PA 19022-2000 |
| 1-888-378-4329 | 888-397-3742 | 877-322-8228 |
| www.equifax.com | www.experian.com | www.transunion.com |

To request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over those prior five years;
5. Proof of current address such as a current utility bill or telephone bill; and
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.).

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at 600 Pennsylvania Ave NW, Washington, DC 20580; +1 (877) 438-4338; or www.consumer.gov/idtheft.

## ADDITIONAL RESOURCES

Your state attorney general may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state attorney general, or the FTC.

**California residents**: Visit the California Office of Privacy Protection (https://oag.ca.gov/privacy) for additional information on protection against identity theft.

**District of Columbia residents**: The District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; +1 (202) 727-3400, oag@dc.gov and www.oag.dc.gov.

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**Iowa residents**: The Attorney General can be contacted at Office of Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319; +1 (515) 281-5164, www.iowaattorneygeneral.gov.

**Kentucky residents**: The Attorney General can be contacted at Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: +1 (502) 696-5300.

**Maryland residents**: The Attorney General can be contacted at Office of Attorney General, 200 St. Paul Place, Baltimore, Maryland 21202; +1 (888) 743-0023 or www.marylandattorneygeneral.gov.

**Massachusetts residents**: Under Massachusetts law, you have the right to obtain any police report filed in connection with the cybersecurity event. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**New Mexico residents**: You have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

**North Carolina residents**: The Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; +1 (919) 716-6400 or www.ncdoj.gov.

**New York residents**: The Attorney General can be contacted at the Office of the Attorney General, The Capitol, Albany, NY 12224-0341; +1 (800) 771-7755 or www.ag.ny.gov.

**Oregon residents**: The Attorney General can be contacted at Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096; +1 (877) 877-9392 (toll-free in Oregon), +1 (503) 378-4400, or www.doj.state.or.us.

**Rhode Island residents**: The Attorney General can be contacted at 150 South Main Street, Providence, Rhode Island 02903; +1 (401) 274-4400 or www.riag.ri.gov. You may also file a police report by contacting local or state law enforcement agencies.

**For Arizona, California, Iowa, Montana, Washington and West Virginia 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 bureaus directly to obtain such additional report(s).

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OneMain Financial

1501 S. Clinton Street, 6th Floor
Baltimore, MD 21224

***VIA ONLINE PORTAL***

September 17, 2026

Washington State Office of the Attorney General
1125 Washington St SE
PO Box 40100
Olympia, WA 98504

**RE: Notice of Security Incident**

To whom it may concern:

On behalf of OneMain Financial (the "Company"), we are writing to provide notice of a security event.

On or about May 12, 2026, the Company received an alert regarding potentially unauthorized activity. The Company immediately launched an investigation and identified that an employee had been the target of a sophisticated vishing attack on or around May 5, 2026. The Company reacted quickly to block the unauthorized activity by revoking the affected employee's active sessions, resetting the employee's credentials, and blocking the associated malicious IP addresses. It launched its incident response plan and began investigating the security event. The Company engaged outside advisors, including CrowdStrike, to determine what happened and what data was affected. The investigation determined that, prior to blocking the activity, an unpublished third-party technical weakness was exploited by the threat actor to download information from the employee's OneDrive and SharePoint. No other employee received a vishing attempt, no other compromised accounts were identified, and the Company has not received any communication from anyone claiming to be the unauthorized third-party.

On or about August 18, 2026, the Company determined that the name, address, Social Security number, and other loan account related information of 2, 928 Washington state residents were affected. The Company is in the process of notifying the impacted consumers and is offering them complimentary access to Credit Monitoring and Identity Protection Services through our third-party vendor, TransUnion.

In addition to the enterprise-wide security measures that were in place before the incident, the Company has further strengthened its systems, including enhancing its security and monitoring controls and social engineering training. The Company has continually strengthened its IT security and data privacy controls to address an evolving threat landscape, in which these types of scams are becoming increasingly sophisticated.

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Should you have any questions concerning this notification, please contact me per the information below. Thank you.

Sincerely,

Rob Myers
Assistant General Counsel
Robert.myers@omf.com
(212) 359-2434
OneMain Financial Group, LLC

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OneMain Financial

1501 S. Clinton Street, 6th Floor
Baltimore, MD 21224

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September 17, 2026

Washington State Office of the Attorney General
1125 Washington St SE
PO Box 40100
Olympia, WA 98504

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Sincerely,

Rob Myers
Assistant General Counsel
Robert.myers@omf.com
(212) 359-2434
OneMain Financial Group, LLC

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OneMain Financial

P.O. Box 1170
Evansville, IN 47706-1170

September 18, 2026

# NOTICE OF DATA BREACH

Dear NAME,

We are writing to let you know about a recent incident that affected some of your personal information. While we have not received any reports of actual fraud or identity theft related to this incident, we wanted to provide you with information about what happened and about how you can obtain complimentary credit monitoring and identity theft restoration services.

**What Happened?**
In May, OneMain discovered unauthorized activity on its systems. We acted quickly to stop the activity, and took steps to enhance our security measures. We also began working with a leading cybersecurity and forensic firm to investigate what happened. However, we did identify evidence that, as a result of the unauthorized activity, data containing personal information was accessed or acquired. There was no evidence of any unauthorized access to customer accounts.

**What Information Was Involved?**
We have determined that your name, address, <<DATA ELEMENTS>> and other account related information were affected.

**What We Are Doing**
We are committed to safeguarding your personal information. We are offering you complimentary access to Credit Monitoring and Identity Protection Services through our third-party vendor, TransUnion.

Please see Attachment A for details regarding these complimentary credit monitoring and identity restoration services, as well as how to enroll with your unique code. You must enroll by <<date>> to receive these services. In addition to these actions, we have implemented enhanced security and monitoring controls. We remain committed to ongoing information security reviews to strengthen our security and privacy programs and controls.

**What You Can Do**
In addition to enrolling in the credit monitoring and identity restoration services, we encourage you to always remain vigilant for any suspicious activity related to your financial accounts. Please refer to Attachment B for tips on protecting yourself against fraud and identity theft. If you ever suspect you are a victim of fraud or identity theft, you should contact your local law enforcement agency.

**For More Information**
We take the security of your information seriously. Should you have questions, please contact us at (888) 864-0332, Monday through Friday, during the hours of 8 a.m. to 5 p.m. Central Time, excluding major U.S. holidays.

Sincerely,

OneMain Financial Group, LLC

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## MORE INFORMATION ABOUT YOUR 12-MONTH CREDIT MONITORING

To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by [], 2026 (Your code will not work after this date.)
- Visit the TransUnion website to enroll.
    - For Adults: https://bfs.cyberscout.com/activate
- Provide your activation code: <<code>>

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# MORE INFORMATION ABOUT IDENTITY PROTECTION

## INFORMATION ON OBTAINING A FREE CREDIT REPORT

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit www.annualcreditreport.com or call toll-free (877) 322-8228.

## INFORMATION ON IMPLEMENTING A FRAUD ALERT OR SECURITY FREEZE

You can contact the three major credit bureaus at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services. A credit reporting agency may not charge you to place, temporarily lift, or permanently remove a security freeze.

To place a fraud alert or security freeze on your credit report, you must contact the three credit bureaus below:

| **Equifax** | **Experian** | **TransUnion** |
|---|---|---|
| Consumer Fraud Division | Credit Fraud Center | TransUnion LLC |
| PO Box 105069 | PO Box 4500 | PO Box 2000 |
| Atlanta, GA 30348-5069 | Allen, TX 75013 | Chester, PA 19022-2000 |
| 1-888-378-4329 | 888-397-3742 | 877-322-8228 |
| www.equifax.com | www.experian.com | www.transunion.com |

To request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over those prior five years;
5. Proof of current address such as a current utility bill or telephone bill; and
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.).

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at 600 Pennsylvania Ave NW, Washington, DC 20580; +1 (877) 438-4338; or www.consumer.gov/idtheft.

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## ADDITIONAL RESOURCES

Your state attorney general may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state attorney general, or the FTC.

**California residents**: Visit the California Office of Privacy Protection (https://oag.ca.gov/privacy) for additional information on protection against identity theft.

**District of Columbia residents**: The District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; +1 (202) 727-3400, oag@dc.gov and www.oag.dc.gov.

**Iowa residents**: The Attorney General can be contacted at Office of Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319; +1 (515) 281-5164, www.iowaattorneygeneral.gov.

**Kentucky residents**: The Attorney General can be contacted at Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: +1 (502) 696-5300.

**Maryland residents**: The Attorney General can be contacted at Office of Attorney General, 200 St. Paul Place, Baltimore, Maryland 21202; +1 (888) 743-0023 or www.marylandattorneygeneral.gov.

**Massachusetts residents**: Under Massachusetts law, you have the right to obtain any police report filed in connection with the cybersecurity event. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**New Mexico residents**: You have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

**North Carolina residents**: The Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; +1 (919) 716-6400 or www.ncdoj.gov.

**New York residents**: The Attorney General can be contacted at the Office of the Attorney General, The Capitol, Albany, NY 12224-0341; +1 (800) 771-7755 or www.ag.ny.gov.

**Oregon residents**: The Attorney General can be contacted at Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096; +1 (877) 877-9392 (toll-free in Oregon), +1 (503) 378-4400, or www.doj.state.or.us.

**Rhode Island residents**: The Attorney General can be contacted at 150 South Main Street, Providence, Rhode Island 02903; +1 (401) 274-4400 or www.riag.ri.gov. You may also file a police report by contacting local or state law enforcement agencies.

**For Arizona, California, Iowa, Montana, Washington and West Virginia 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 bureaus directly to obtain such additional report(s).