



IMPORTANT NOTICE REGARDING A CYBERSECURITY INCIDENT

Dear Valued Customers,

We value your business and respect the privacy of your information, which is why, as a precautionary measure, we are writing to let you know about a cybersecurity incident that may involve your personal information.

WHAT HAPPENED?

On June 2, 2025, automated monitoring alerted us to unusual access attempts that suggested the possibility of unauthorized entry. To date, we have no evidence that any customer data has been misused. Nonetheless, we are treating the incident with a high degree of caution and following our incident-response protocols.

WHAT INFORMATION WAS INVOLVED?

The compromised system may have included personal identifiable information such as first and last names, birthday, social security numbers, and/or other personal information.

WHAT ARE WE DOING?

PFC Finance values your privacy and deeply regrets that this incident occurred. We are conducting a thorough review of the potentially affected records and will notify you if there are any significant developments. We have implemented additional security measures designed to prevent a recurrence of such a cybersecurity incident and to protect the privacy of our valued customers.

We are also working closely with cybersecurity experts and law enforcement to ensure the incident is properly addressed.

WHAT YOU CAN DO

Please also review the attached document titled “Steps You Can Take to Further Protect Your Information” for detailed guidance.

FOR MORE INFORMATION

For further information and assistance, please contact PFC Finance at (671)-647-6820 between 8:30 a.m. and 5:00 p.m. Chamorro Standard Time, Monday through Friday.

Sincerely,

PFC Finance Management

Steps You Can Take to Further Protect Your Information

- **Review Your Account Statements and Notify Law Enforcement of Suspicious Activity**

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC).

To file a complaint with the FTC, go to IdentityTheft.gov or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

- **Obtain and Monitor Your Credit Report**

You may want to consider obtaining a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can access the printable request form at <https://www.annualcreditreport.com/manualRequestForm.action> or fill out the online form at <https://www.annualcreditreport.com/requestReport/requestForm.action>. You may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

	Equifax	Experian	TransUnion
Contact Information	(866) 349-5191 www.equifax.com P.O. Box 740241 Atlanta, GA 30374	(888) 397-3742 www.experian.com P.O. Box 2002 Allen, TX 75013	(800) 888-4213 www.transunion.com 2 Baldwin Place P.O. Box 1000 Chester, PA 19016

- **Consider Placing a Fraud Alert on Your Credit Report**

You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at www.annualcreditreport.com.

- **Take Advantage of Additional Free Resources on Identity Theft**

We recommend that you review the tips provided by the Federal Trade Commission's Consumer Information website, a valuable resource with some helpful tips on how to protect your information. Additional information is available at <https://consumer.ftc.gov/identity-theft-and-online-security>.

For more information, please visit IdentityTheft.gov or call 1-877-ID-THEFT (877-438-4338). A copy of Identity Theft – A Recovery Plan, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at https://www.bulkorder.ftc.gov/system/files/publications/501a_idt_a_recovery_plan_508.pdf.