

Ridgewood Savings Bank takes the privacy of our customers and the protection of their information extremely seriously. You may have recently received a letter regarding a third-party vendor incident; we want to ensure you are aware of all necessary information and the resources available to you.

NOTICE OF MERCADIEN DATA PRIVACY EVENT

October 12, 2026

Mercadien, P.C. CPAs (“Mercadien”) provides advisory services to Ridgewood Savings Bank (“Ridgewood”) in order to facilitate Ridgewood’s compliance with certain regulatory obligations. In connection with these services, Mercadien was provided with certain customer data. Mercadien discovered a data security incident within its environment that involved personal information related to Ridgewood customers. As of the above date, Mercadien has not shared any evidence that personal information involved in the incident has been misused as a result of this incident.

Please note that the incident occurred within Mercadien's systems and did not involve unauthorized access to Ridgewood’s computer systems, online banking platform, payment systems, or core banking systems. There has not been any compromise to Ridgewood’s network or customer accounts as a result this incident.

For More Information

For more information/details regarding this incident, please visit Mercadien’s website at <https://www.mercadien.com/>. Alternatively, if you have any questions about this incident, please call 1-833-851-9633, Monday - Friday between 8:00 a.m. and 5:00 p.m. Central Time, excluding major U.S. holidays.

Additional Important Information

Monitoring: You should remain vigilant and monitor your accounts for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for suspicious or unusual activity. You can report suspicious activity to financial institutions or law enforcement.

Fraud Alert: You can place fraud alerts with the three major credit bureaus by phone and online as set forth below with Equifax, TransUnion, or Experian. 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 get an extended fraud alert for seven years.

Credit Report: Consumers are also entitled to one free credit report annually from each of the three credit reporting bureaus. To order your free credit report: visit www.annualcreditreport.com; call, toll-free, 1-877-322-8228; or mail a completed Annual Credit Report Request Form (available at <https://consumer.ftc.gov/articles/free-credit-reportsto> Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281).

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 may need to be included when requesting a security freeze: (1) full name, with middle initial and any suffixes; (2) Social Security number;

(3) date of birth; (4) addresses for the past five years; (5) proof of address; (6) Social Security Card, pay stub, or W2; or (7) government-issued identification card. 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:

<u>TransUnion</u>	<u>Experian</u>	<u>Equifax</u>
1-888-909-8872	1-888-397-3742	1-800-349-9960
www.transunion.com/credit-help	www.experian.com/help/	www.equifax.com/personal/credit-report-services/
<u>Fraud Alert</u> P.O. Box 2000 Chester, PA 19016	<u>Fraud Alert</u> P.O. Box 9554 Allen, TX 75013	<u>Fraud Alert</u> P.O. Box 105069 Atlanta, GA 30348-5069
<u>Credit Freeze</u> P.O. Box 160, Woodlyn, PA 19094	<u>Credit Freeze</u> P.O. Box 9554, Allen, TX 75013	<u>Credit Freeze</u> P.O. Box 105788 Atlanta, GA 30348-5788

Implementing an Identity Protection PIN (IP PIN) with the IRS: To help protect against a fraudulent tax return being filed under your name, we recommend implementing an Identity Protection PIN (IP PIN) with the IRS. An IP PIN is a six-digit number that prevents someone else from filing a tax return using your Social Security number or Individual Taxpayer Identification Number. The IP PIN is known only to you and the IRS. It helps the IRS verify your identity when you file your electronic or paper tax return. Even though you may not have a filing requirement, an IP PIN still protects your account.

If you don't already have an IP PIN, you may get an IP PIN as a proactive step to protect yourself from tax-related identity theft. The fastest way to receive an IP PIN is by using the online Get an IP PIN tool found at: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>. If you wish to get an IP PIN and you don't already have an account on IRS.gov, you must register and validate your identity. Spouses and dependents are eligible for an IP PIN if they can pass the identity verification process. Some items to consider when obtaining an IP PIN with the IRS: (1) an IP PIN is valid for one calendar year; (2) a new IP PIN is generated each year for your account; (3) logging back into the Get an IP PIN tool, will display your current IP PIN; and (4) an IP PIN must be used when filing any federal tax returns during the year including prior year returns.

Fair Credit Reporting Act: Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by requesting information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

Federal Trade Commission: You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) <https://consumer.ftc.gov/identity-theft-and-online-security/identity-theft>

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>.