



Secure Processing Center
25 Route 111, P.O. Box 1048
Smithtown, NY 11787

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

***Postal IMB Barcode

<<Date>>

Notice of Data Breach

Dear <<Full Name>>:

On behalf of Belk, Inc., we are writing to inform you about an incident that involved your personal information. We regret that this incident occurred and take the security of personal information seriously.

WHAT HAPPENED. Belk was the victim of a cyber incident in which an unauthorized actor gained access to certain corporate systems and data between May 7 and May 11, 2025. After discovering the incident on May 8, 2025, Belk worked diligently with external cybersecurity experts to determine the source and scope of this unauthorized access. We concluded that the actor obtained certain internal documents related to Belk.

WHAT INFORMATION WAS INVOLVED. Although our investigation of the potentially affected data is ongoing, we recently determined that the data obtained by the actor included your name and <<Breached Elements>>.

WHAT WE ARE DOING. Information security is a priority for Belk. We took immediate steps in response to the incident to stop the unauthorized access and secure our systems. We also conducted a thorough investigation, which included our full cooperation with law enforcement.

WHAT YOU CAN DO. Consistent with certain laws, we are providing you with the following information about general steps that a consumer can take to protect against potential misuse of personal information.

As a precaution, we have arranged for you, at your option, to enroll in a complimentary 12-month credit monitoring service. During this period, Belk will pay for Epiq Privacy Solutions ID, which includes, among other things, credit monitoring, dark web monitoring, identity restoration, and up to \$1 million identity theft insurance. You have until <<Enrollment Deadline>>, to activate the free credit monitoring service by using the following activation code: <<Activation Code>>. This code is unique for your use and should not be shared. To enroll, follow the attached instructions.

You should always remain vigilant for incidents of fraud and identity theft, including by regularly reviewing your account statements and monitoring free credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institution.

In addition, you may contact the Federal Trade Commission ("FTC") or law enforcement, including your Attorney General, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC's web site, www.ftc.gov/idtheft/, call the FTC at (877) IDTHEFT (438-4338), or write to the FTC at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from each nationwide credit-reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit-reporting agency delete that information from your credit report file. In addition, under the federal Fair Credit Reporting Act ("FCRA"), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax (800) 685-1111 P.O. Box 740241 Atlanta, GA 30374-0241 www.equifax.com/personal/cr-edit-report-services	Experian (888) 397-3742 P.O. Box 9701 Allen, TX 75013 www.experian.com/help	TransUnion (888) 909-8872 Fraud Victim Assistance Division P.O. Box 2000 Chester, PA 19022 www.transunion.com/credit-help
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You also have other rights under the FCRA. For further information about your rights under the FCRA, please visit: http://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf.

In addition, you may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and credit freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

In addition, you can contact the nationwide credit reporting agencies at the numbers listed above to place a security freeze or restrict access to your credit report. You will need to supply your name, address, date of birth, Social Security number, and other personal information. After receiving your request, each credit reporting agency will send you a confirmation letter containing a unique PIN or password that you will need to lift or remove the freeze. You should keep the PIN or password in a safe place.

FOR MORE INFORMATION. Please know that we regret any inconvenience or concern this incident may cause you. Please do not hesitate to contact us at (980) 949-2230 if you have any questions or concerns.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

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.

Epiq - Privacy Solutions ID

1B Credit Monitoring

How To Enroll:

- 1) Visit www.privacysolutionsid.com and click “Activate Account”
- 2) Enter the your activation code and complete the enrollment form
- 3) Complete the identity verification process
- 4) You will receive a separate email from noreply@privacysolutions.com confirming your account has been set up successfully and will include an Access Your Account link in the body of the email that will direct you to the log-in page
- 5) Enter your log-in credentials
- 6) You will be directed to your dashboard and activation is complete!

Privacy Solutions ID provides credit monitoring through Equifax, credit report and score access, \$1 million identity theft insurance with \$0 deductible, ID Restoration services, and dark web monitoring. See below for more details.

Credit Monitoring with Alerts

Monitors your credit file(s) for key changes, with alerts such as credit inquiries, new accounts, and public records.

1-Bureau Credit Score and Report¹

Annual 1-Bureau VantageScore and 1-Bureau Credit Report

SSN Monitoring (High Risk Transaction Monitoring, Real-Time Authentication Alerts, Real-Time Inquiry Alerts)

Real-time monitoring of SSNs across situations like loan applications, employment and healthcare records, tax filings, and payment platform, with alerts.

Dark Web Monitoring

Searches for compromised information across the dark web, with alerts.

Credit Report Lock/Freeze

Assists with blocking access to the credit file for the purposes of extending credit (with certain exceptions).

Lost Wallet Assistance

Assistance with canceling and reissuing credit and ID cards.

Identity Restoration

Dedicated ID restoration specialists who assist with ID theft recovery.

Up to \$1MM Identity Theft Insurance²

Provides up to \$1,000,00 (\$0 deductible) Identity Theft Event Expense Reimbursement Insurance on a discovery basis. This insurance aids in the recovery of a stolen identity by helping to cover expenses normally associated with identity theft.

Unauthorized Electronic Funds Transfer- UEFT²

Provides up to \$1,000,000 (\$0 deductible) Unauthorized Electronic Funds Transfer Reimbursement. This aids in the recovery of stolen funds resulting from fraudulent activity--occurrence based.

Personal Info Protection

Helps users find their exposed personal information on the surface web—specifically on people search sites and data brokers – so that the user can opt out/remove it. Helps protect members from ID theft, robo calls, stalkers, and other privacy risks.

If you need assistance with the enrollment process or have questions regarding Epiq – Privacy Solutions ID, please call directly at **866.675.2006**.

1 The credit scores provided are based on the VantageScore 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. Credit monitoring from Experian and TransUnion will take several days to begin.

2 Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.