COMDATA
A Corpay Company

Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

September 21, 2026

Q4268-L01-0000001 P001 T00001 ********SCH 5-DIGIT 12345
SAMPLE A SAMPLE - L01 STANDARD
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789

RE: Notice of [Extra1]

Corpay, Inc. ("Corpay", "we", "us", "our") is writing to inform you about an incident that involved some of your information. We encourage you to read this letter carefully, as it contains important details about the incident, our response, and steps you can take to help protect your information.

What Happened? Corpay owns and operates Comdata, a company that provides commercial payment solutions to businesses operating in the trucking industry, including Swift Transportation Co., LLC ("Swift"). Corpay hosts an online payment portal (i.e., the ICD Portal) on Swift's behalf, which you may have utilized in the past to manage your OnRoad Card(s) or Swift account.

On or around November 21, 2025, Corpay became aware that an unauthorized actor gained access to the ICD Portal and certain information related to Swift drivers and representatives. Our investigation determined that the unauthorized actor may have obtained certain OnRoad card information (see details below). The unauthorized actor also accessed Swift's ICD Portal between November 17 and November 21, 2025 and viewed and/or took certain information.

What Information Was Involved? Following an internal review, Corpay determined the following information of yours may have been involved: name, driver's license number, employee identification number, and OnRoad payment card number, expiration date, and security code.

What We Are Doing. Upon identifying this activity, Corpay moved quickly to investigate and contain this incident.

Corpay alerted Swift about what occurred and took steps to address this incident, such as blocking the unauthorized actor's access, resetting potentially affected pins, and replacing compromised cards. Corpay also reconciled and reimbursed certain suspicious payments and contacted OnRoad card holders about the same. Corpay has not observed further suspicious activity in the ICD Portal since completing its remediation efforts. We will continue to evaluate and modify our practices and internal controls to enhance security, as necessary.

What You Can Do. We recommend that you review the resources included with this letter to help safeguard your information and encourage you to enroll in the complimentary credit and identity monitoring services we are offering.

1. **Enroll in Complimentary Credit and Identity Monitoring.** We have arranged for Experian to provide you with 12 months of complimentary credit and identity monitoring services through a product called Experian IdentityWorks^{SM}. Please note that Identity Restoration is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

   While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 12-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

   - Ensure that you **enroll by** December 31, 2026 by 11:59 pm UTC (Your code will not work after this date.)
   - **Visit** the Experian IdentityWorks website to enroll: https://www.experianidworks.com/1Bcreditmembership
   - Provide your **activation code**:

0000001

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team by December 31, 2026 at Monday – Friday, 8 AM – 8 PM Central Time (excluding major U.S. holidays). Be prepared to provide engagement number **ENGAGE#** as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.
** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

2. **Review Your Accounts for Suspicious Activity.** We encourage you to carefully review credit and debit card account statements as soon as possible in order to determine if there are any discrepancies or unusual activity listed. We encourage you to remain vigilant for fraud and identity theft by regularly reviewing your account statements and monitoring credit reports for suspicious activity.

3. **Order A Credit Report.** To order your free weekly credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. The three credit bureaus provide free annual credit reports only through the website, toll-free number, or request form.

   Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

   If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

4. **Contact the Federal Trade Commission, State Attorney General, or Law Enforcement Authorities.** You may contact the Federal Trade Commission ("FTC"), your state's Attorney General's office, or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to the FTC, your state Attorney General's office, or law enforcement authorities. Please note, this notification was not delayed by law enforcement authorities.

   To learn more about how to protect yourself from becoming a victim of identity theft, you can contact the FTC at: The Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580; 1-877-FTC-HELP (1-877-382-4357) (toll-free) or 1-877-IDTHEFT (1-877-438-4338); and www.identitytheft.gov or www.ftc.gov/idtheft/.

5. **Additional Rights Under the Fair Credit Reporting Act.** You have rights pursuant to the Fair Credit Reporting Act ("FCRA"), such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the FCRA, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not

report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the FCRA not summarized here.

Identity theft victims and active-duty military personnel have specific additional rights pursuant to the FCRA. We encourage you to review your rights pursuant to the FCRA by visiting https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09.pdf or writing to the Consumer Financial Protection Bureau at: Consumer Financial Protection Bureau, 1700 G Street, NW, Washington, DC 20552.

6. **Place a Fraud Alert on Your Credit File.** You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. 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. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

Equifax	**Experian**	**TransUnion**
P.O. Box 105069 Atlanta, Georgia 30348 1-800-525-6285 https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/	P.O. Box 9554 Allen, Texas 75013 1-888-397-3742 https://www.experian.com/help/fraud-alert/	P.O. Box 2000 Chester, Pennsylvania 19016 1-800-916-8800 https://www.transunion.com/fraud-alerts

7. **Request a Security Freeze.** You have the right to request a security freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

   Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity.

   The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide the following information:

   - Your full name, with middle initial as well as Jr., Sr., II, etc.;
   - Social Security number;
   - Date of birth;
   - Current address and all addresses for the past five years;
   - Proof of current address, such as a current utility bill or telephone bill;
   - Social Security Card, pay stub, or W-2;
   - Legible copy of a government-issued identification card, such as a state driver's license, state identification card, military identification, or birth certificate; and/or
   - Any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles if you are a victim of identity theft.

   Below, please find the relevant contact information for the three consumer reporting agencies:

Equifax	**Experian**	**TransUnion**
P.O. Box 105788 Atlanta, Georgia 30348 1-888-298-0045 https://www.equifax.com/personal/credit-report-services/credit-freeze/	P.O. Box 9554 Allen, Texas 75013 1-888-397-3742 https://www.experian.com/help/credit-freeze/	P.O. Box 160 Woodlyn, Pennsylvania 19094 1-800-916-8800 https://www.transunion.com/credit-freeze

   Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than 5 business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future. Each 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.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the city you currently reside.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

Other Important Information.

1. **For Maryland Residents.** You can obtain information about avoiding identity theft from the Maryland Attorney General or the FTC. Contact information for the FTC is included above. The Maryland Attorney General can be contacted at: Office of the Maryland Attorney, General Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023 (toll-free); and www.marylandattorneygeneral.gov. Corpay can be contacted at 5301 Maryland Way, Brentwood, TN 37027 or 1-615-370-1700 x7600.

2. **For New York Residents.** You can obtain information about security breach response and identity theft prevention and protection from the New York Attorney General at: New York Attorney General, The Capitol, Albany, NY 12224; 1-800-771-7755 or 1-800-788-9898 (toll-free); and https://ag.ny.gov/. Corpay can be contacted at 5301 Maryland Way, Brentwood, TN 37027 or 1-615-370-1700 x7600.

3. **For New Mexico Residents.** You can review your personal account statements and credit reports to detect errors resulting from this matter by utilizing the resources provided above. As a consumer, you also have certain rights pursuant to the FCRA as described above.

4. **For North Carolina Residents.** You can obtain information about avoiding identity theft from the North Carolina Attorney General or the FTC. Contact information for the FTC is included above. The North Carolina Attorney General can be contacted at: Office of the North Carolina Attorney General, 9001 Mail Service Center, Raleigh, NC 27699; 1-919-716-6400 or 1-877-566-7226 (toll-free); and https://www.ncdoj.gov/.

5. **For Oregon Residents.** You may report suspected identity theft to law enforcement, including the Office of the Oregon Attorney General or the FTC. Contact information for the FTC is included above. The Oregon Attorney General can be contacted at: Oregon Department of Justice, 1162 Court St. NE, Salem, OR 97301; 1-877-877-9392; and https://www.doj.state.or.us/. Corpay can be contacted at 5301 Maryland Way, Brentwood, TN 37027 or 1-615-370-1700 x7600.

6. **For Rhode Island Residents.** You have the right to obtain a police report and request a security freeze (without any charge) as described above. The Rhode Island Office of the Attorney General can be contacted at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and https://riag.ri.gov/. Information pertaining to approximately 10 Rhode Island residents was potentially involved in this incident.

7. **For Washington, DC Residents.** You have the right to request a security freeze (without any charge) as described above. You can obtain information about avoiding identity theft from the District of Columbia Attorney General or the FTC. Contact information for the FTC is included above. The District of Columbia Attorney General can be contacted at: The District of Columbia Attorney General, 400 6th Street NW, Washington, DC 20001; 1-202-727-3400; and www.oag.dc.gov. Corpay can be contacted at 5301 Maryland Way, Brentwood, TN 37027 or 1-615-370-1700 x7600.

For More Information. We understand that you may have additional questions, and we are here to support you. We established a call center dedicated to respond to your inquiries that can be reached at . Our agents are available to help you Monday through Friday, from 8 am – 8 pm Central Time, excluding major U.S. holidays. Protecting the data entrusted to us is a key priority, and we sincerely regret any inconvenience this may cause you.

Sincerely,

Corpay