May 9, 2026

Office of the Attorney General
Consumer Protection Division
P.O. Box 100
Augusta, ME 04333-0100

To Whom It May Concern:

Re: Notice Pursuant to 10 M.R.S. § 1348

Pursuant to 10 Maine Revised Statutes Section 1348, we write on behalf of Plaid, Inc. ("Plaid" or "Company") to notify you of a data security matter involving approximately four (4) Maine residents. Plaid is a technology company with headquarters located at 1098 Harrison Street, San Francisco, California 94103.

Plaid recently identified a technical issue affecting a very small number of Plaid connections that took place after December 25, 2024. Upon learning of this issue, the Company conducted a thorough investigation and determined the issue stemmed from a phone carrier practice called number "recycling" — when a mobile carrier reassigns a disconnected phone number to a new person. The investigation identified that, in rare cases, this may have resulted in a mismatch of some Plaid accounts tied to those phone numbers. As a result, it was possible that certain profile information relating to the prior owner of the phone number may have been visible to the new owner. The Company conducted a comprehensive evaluation to determine the user accounts and nature of information that may have been involved and to confirm contact information for those individuals. This process was completed on or around April 22, 2026.

Importantly, this incident was the result of a technical issue, not a malicious actor. However, the Company is notifying users who may have recently changed their phone number and whose information may have been involved with the technical issue to inform them of this issue.

The profile information that may have been visible during this issue depends on the service the individual used but may have included name, date of birth, address, driver's license, Social Security number, and certain bank account details such as bank name and account number. Bank log-in credentials, such as username and password, were not exposed.

Notification of this matter was mailed to approximately 4 Maine residents on April 27, 2026. A copy of the notification is attached.

Plaid takes the protection of customer information seriously. The Company is offering two years of identity protection services, at no cost, to the Maine residents.

As part of remediation efforts, the Company also identified and removed incorrectly connected accounts. The Company is also in the process of evaluating this matter and its information program in an effort to prevent a similar occurrence.

Should you have questions about this matter, please do not hesitate to contact me at mwugmeister@mofo.com.

Sincerely,

Miriam Wugmeister

Miriam H. Wugmeister

Plaid Inc.
Return to IDX
P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address 1>> <<Address 2>>
<<City>> <<State> <<Zip Code>>

Enrollment Code: <<XXXXXXXX>>

Enrollment Deadline: July 27, 2026

To Enroll, Scan the QR Code Below:

SCAN ME

Or Visit:
https://app.idx.us/account-creation/protect

April 27, 2026

Notice of Data Breach

We want to inform you about a recent issue involving a subset of Plaid Inc.'s ("Plaid") services that may have involved your personal information. We have fixed the issue, but out of an abundance of caution are providing more details and steps you can take to initiate further precautions.

What Happened. For context, Plaid is a technology company that helps you link your financial accounts to online financial services you want to use. We recently discovered a technical issue affecting a very small number of Plaid connections. It stemmed from a phone carrier practice called number "recycling" — when a mobile carrier reassigns a disconnected phone number to a new person. In rare cases, this resulted in a mismatch of some Plaid accounts tied to those phone numbers. This was the result of a technical issue, not a malicious actor. Because of this, there is a chance that some of your information may have been seen by the person who received your old phone number, or seen by an app they connected through Plaid. There is also a chance that the person who received your old phone number may have been able to use Plaid to link your bank account to an online service. After we identified the issue, we severed all affected connections.

What Information Was Involved. The information that may have been visible or that the online service may have received includes your name, date of birth, address, driver's license or Social Security number, and certain bank account details such as your bank name and account number. Your bank log-in credentials — your username and password — were never exposed.

What We Are Doing. We promptly investigated and fixed the issue. We also identified and deleted incorrectly connected accounts.

What You Can Do. Please review the following information about steps that you can take to protect against potential misuse of personal information.

As a precaution, at no charge to you, we are offering identity theft protection and credit monitoring services through IDX, a data breach and recovery services expert. IDX identity protection services include: 24 months of credit and CyberScan monitoring, a $1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. We encourage you to contact IDX with any questions and to enroll in the free identity protection services by calling 1-833-788-9712, going to https://app.idx.us/account-creation/protect, or scanning the QR image and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time.

For More Information. Please know that we take the protection of consumer information seriously and regret any inconvenience or concern this issue may cause you. We have enclosed additional information and resources for protecting your information with this letter, and we encourage you to enroll in the free identity protection services that we are offering to you. Please do not hesitate to contact us at privacy@plaid.com or https://support-my.plaid.com/ if you have any questions or concerns.

ADDITIONAL RESOURCES

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.

In addition, you may contact the Federal Trade Commission ("FTC") or law enforcement, including your state 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 website, at www.ftc.gov/idtheft/, or call the FTC, at (877) IDTHEFT (438-4338) or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from the nationwide credit reporting agencies. If you identify information on your credit report resulting from a fraudulent transaction, you should request that the credit-reporting agency delete that information from your credit report file. In addition, under federal law, 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

Experian
(888) 397-3742
P.O. Box 9701
Allen, TX 75013
www.Experian.com

TransUnion
(800) 680-7289
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022
www.TransUnion.com

You also have other rights under the Fair Credit Reporting Act ("FCRA"). For further information about your rights under the FCRA, please visit: https://files.consumerfinance.gov/f/201504_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 security 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 obtain credit in your name because it tells creditors to follow certain procedures to verify your identity. You may place a fraud alert in your file by calling any of the nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it is required to 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 to restrict access to your credit report. You will need to provide the credit reporting agency with certain information, such as your name, address, date of birth and Social Security number. The credit reporting agency will send you a confirmation containing a unique PIN or password that you will need in order to remove or temporarily lift the freeze. You should keep the PIN or password in a safe place.

IF YOU ARE A DISTRICT OF COLUMBIA RESIDENT: You may obtain information about avoiding identity theft from the FTC or the District of Columbia Attorney General's Office. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
http://www.ftc.gov/idtheft/

Office of the Attorney General
441 4th Street, NW
Suite 1100 South
Washington, DC 20001
(202) 727-3400
https://oag.dc.gov/

IF YOU ARE A NORTH CAROLINA RESIDENT: You may obtain information about preventing identity theft from the FTC or the North Carolina Attorney General's Office. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
www.consumer.gov/idtheft

North Carolina Department of Justice
Attorney General Josh Stein
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226
http://www.ncdoj.com

IF YOU ARE AN IOWA RESIDENT: You may contact local law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft.

Office of the Attorney General of Iowa
Consumer Protection Division
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5926
http://www.iowaattorneygeneral.gov/

IF YOU ARE A NEW YORK RESIDENT: You may obtain information about security breach response and identity theft prevention and protection from the FTC or from the following New York state agencies:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
www.consumer.gov/idtheft

New York Attorney General
The Capitol
Albany, NY 12224
(800) 771-7755
www.ag.ny.gov

New York Department of State
Division of Consumer Protection
99 Washington Avenue
Suite 650
Albany, New York 12231
(800) 697-1220
www.dos.ny.gov