

MERCURY

January 13, 2026

RE: CFPB Complaint [redacted]

Dear [redacted],

Mercury Technologies Inc. (“Mercury”) is in receipt of complaint number [redacted] filed with the Consumer Financial Protection Bureau (“CFPB”) and received on January 6, 2026. Please note that Mercury is not a bank; we are a financial technology company that provides services through integrations with various FDIC-insured banking partners. We have thoroughly reviewed your complaint and have outlined our findings below.

On January 6, 2026, you were informed that Mercury could no longer offer you services due to a violation of our Terms of Service and/or Deposit Account Agreement, and that the remaining funds are subject to an indefinite hold period. When opening an account with Mercury, all customers agree to the terms outlined in our Deposit Account Agreement. As stated in that agreement, under certain circumstances, a breach may result in both account closure and any remaining funds being held. Mercury also clarified with you that we would not be communicating with you further regarding the matter. In accordance with this expectation, subsequent attempts to contact Mercury were not responded to.

Upon investigation of this complaint, we can confirm that your account will remain closed and that funds are subject to an indefinite hold period; Mercury can provide no further details. We consider this matter resolved.

Sincerely,

Mercury Customer Trust