



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

February 5, 2018



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ANYTOWN, US 12345-6789



Re: Notice of Data Security Breach

Dear Sample A Sample:

1st Mariner Bank (“1st Mariner”), is writing to notify you of an incident that may affect the security of your personal information. We are providing you with information regarding the incident, steps we have taken since discovering the incident, and what you can do to protect against identity theft and fraud.

What Happened? 1st Mariner became aware of suspicious phishing email messages received by our employees and launched an investigation with the assistance of a leading outside computer forensics expert. During the investigation, we determined a limited number of company email accounts were logged into by an unauthorized actor between September 21 and October 29, 2017, as the result of email phishing attacks that stole employee email account credentials. We performed a thorough review of impacted email accounts to identify individuals whose personal information was stored within and may have been viewed or downloaded by an unauthorized actor. This process has been ongoing, and we recently confirmed the individuals whose personal information may be at risk.

What Information Was Involved? Our investigation determined the following types of your personal information were stored within an impacted email account and may have been viewed or downloaded by an unauthorized actor: exposed element 1, exposed element 2, exposed element 3, exposed element 4, exposed element 5, exposed element 6 and name.

What Are We Doing? 1st Mariner Bank takes your privacy and the security of your personal information very seriously. We are continually taking steps to enhance data security protections to protect information within our care. We changed the log-in credentials for company email accounts impacted by this incident and implemented multi-factor authentication to protect all company email accounts against unauthorized access. We are also providing additional training and educational material to our employees.

As an added precaution, we are offering you access to 1 year of free credit monitoring and identity restoration services through Experian. Enclosed within this letter is a description of the complimentary services and instructions on how to enroll to receive them, as well as additional information on *Steps You Can Take to Protect against Identity Theft and Fraud*.

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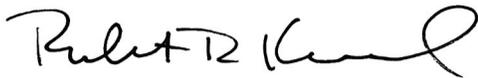
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What Can You Do? You can review the attached *Steps You Can Take to Protect against Identity Theft and Fraud*. You can also enroll to receive the free services being offered to you.

For More Information: We recognize that you may have questions that are not answered in this letter. We have established a confidential, toll-free hotline to assist you with questions regarding this incident, the free services we are making available, and steps you can take to protect yourself against identity theft and fraud. The hotline is available Monday through Friday between 9:00 a.m. and 9:00 p.m. & Saturday/Sunday between 11:00 a.m. and 8:00 p.m., EST at (877) 216-3789.

We sincerely regret any inconvenience this incident may cause. 1st Mariner Bank remains committed to safeguarding information in our care and will continue to take proactive steps to enhance data security.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert D. Kunisch, Jr.", written in a cursive style.

Robert D. Kunisch, Jr.
CEO
1st Mariner Bank

Steps You Can Take to Protect Against Identity Theft and Fraud

As an added precaution, we are offering you access to 1 year of free credit monitoring and identity restoration services through Experian.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this offer is available to you for 1 year 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. You will also find self-help tips and information about identity protection at this site.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorksSM as a complimentary 1-year 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: April 30, 2018** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 216-3789 by **April 30, 2018**. Be prepared to provide engagement number **DB05169** 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, Equifax and Transunion files 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.

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What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

In addition to enrolling to receive the above services, you may take additional action directly to further protect against possible identity theft or financial loss. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016
800-680-7289
www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files.

To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
<https://www.freeze.equifax.com>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com/securityfreeze

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.

You can further educate yourself regarding identity theft, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580; www.ftc.gov/idtheft; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC. You can also further educate yourself about placing a fraud alert or security freeze on your credit file by contacting the FTC or your state's Attorney General.

This notice has not been delayed as a result of a law enforcement investigation.

For Maryland residents, the Attorney General can be reached at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us.

For North Carolina residents, the Attorney General can be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-919-716-6400; and www.ncdoj.gov.

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