

[Print on Bank of the West Letterhead]

[Insert Date of Letter]

Customer Name
Street Address
City, State Zip

Dear Customer Name,

I am writing to notify you of an unfortunate situation involving your Bank of the West loan account.

What Happened?

On October 5, 2017 Bank of the West was informed by Dallas police that an individual had been arrested and was in possession of documents related to Bank of the West loan accounts. The Bank's Security Department immediately began conducting an internal investigation to identify the source of the documents confiscated by the Dallas police. Based on our investigation, we have reason to believe an employee inappropriately accessed your loan documents.

What Information Was Involved?

The loan documents contain your personal information, such as your name, address, phone number, Social Security number, driver's license number, and date of birth.

What We Are Doing?

Bank of the West sincerely regrets any employee misconduct. The suspected individual is no longer employed by the Bank, and the Bank has contacted law enforcement authorities regarding this incident. The Bank is taking steps to adjust its internal operating processes to prevent future incidents. The Bank is also offering you one year of free credit monitoring and identity theft protection services and you are encouraged to enroll. Please refer to the **Other Important Information** section of this letter.

What You Can Do

Bank of the West recommends closely reviewing all of your account statements for suspicious activity. If you find anything suspicious or fraudulent, you should call the Bank at the number listed on your account statement.

You may wish to change your account number(s) and/or request new debit or credit cards. If you feel this step is appropriate, please call the telephone number on your account statement.

You have the right to obtain a copy of your credit report for free once a year from each credit reporting agency. You can obtain a free credit report by visiting www.annualcreditreport.com, by calling (877) 322-8228, or by completing the Annual Credit Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281 Atlanta, GA 30348-5281. Please remain vigilant over the next 12 to 24 months by checking your account statements monthly and requesting your free credit report from one bureau at a time every four months. If you have questions regarding the information appearing on your credit report, please call the credit agency at the telephone number on the credit report.

If you do find suspicious activity on your credit report, call your local police or sheriff's office and file a report of identity theft. Get a copy of the police report, as you may need to give copies of the police report to creditors to clear up your records. It is also recommended that you report any incidents of identity theft to Bank of the West as well as to the Federal Trade Commission (FTC). The FTC can be contacted toll-free at (877) 438-4338 (877-ID-THEFT). You can visit the FTC's website at: www.identitytheft.gov.

In addition to reviewing your credit report, you have the right to place an initial "fraud alert" on your credit file. You can do this by calling any one of the three credit reporting agencies at the numbers below. Doing so will let you automatically place fraud alerts with all three agencies, and you will be sent information on how you can order a free credit report from each of the agencies. The "fraud alert" will stay on your credit report for 90 days. After that you can renew the alert for additional 90-day periods by calling any one of the three agencies:

Equifax
(888) 766-0008
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

Experian
(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

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

If you want to learn more about the steps you can take to avoid identity theft, visit the Federal Trade Commission's website. The FTC runs the U.S. government's identity theft information website, at www.identitytheft.gov. You can also contact the FTC via phone at (877) ID-THEFT (877-438-4338). The FTC and the consumer reporting agencies can also provide you with additional information about using fraud alerts and security freezes to protect your information.

Please see pages 4 and 5 for additional state-specific information.

Other Important Information

COMPLIMENTARY SERVICE OFFER

Bank of the West is offering you a free one-year subscription to Identity Guard[®], a credit monitoring and identity theft protection service. Identity Guard provides essential monitoring and protection of not only credit data, but also alerts you of certain activities that could indicate potential identity theft. This program is provided by Intersections Inc. (NASDAQ: INTX), a leading provider of consumer and corporate identity risk management services.

Identity Guard[®] features include:

- 3-Bureau Credit Report and Scores*
- 3-Bureau Daily Monitoring with NOTIFY EXPRESS[®] Alerts
- 3-Bureau Quarterly Credit Update
- Victim Assistance
- Credit Education Specialists
- Up to \$20,000 identity theft insurance with \$0 deductible**

If you wish to take advantage of this monitoring service, you must enroll by [Insert date here – 60 calendar days from date of letter].

**The scores you receive with Identity Guard[®] are provided for educational purposes to help you understand your credit. They are calculated using the information contained in your Equifax, Experian and TransUnion credit files. Lenders use many different credit scoring systems, and the scores you receive with Identity Guard are not the same scores used by lenders to evaluate your credit.*

Credit scores are provided by CreditXpert[®] based on data from the three major credit bureaus.

**Identity Theft Insurance 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.

ENROLLMENT PROCEDURE

To activate this coverage please call the toll-free number or visit the Web site listed below and enter the redemption code. The redemption code is required for enrollment, and can only be used one time by the individual addressed.

Toll-Free: (855) 930-8231
Web Site: www.identityguard.com/enroll

Redemption Code: [Insert Unique Code]

In order to enroll, you will need to provide your: mailing address, phone number, Social Security number, date of birth, email address as well as your redemption code.

This service is complimentary; no method of payment will be collected during enrollment and there is no need to cancel. We apologize for any inconvenience and urge you to enroll today.

For More Information

If you have any questions, please call our Contact Center at (800) 488-2265 (for TTY use: 800-659-5495) Monday - Friday, 6:00 a.m. to Midnight, and Saturday, Sunday and most holidays, 7:00 a.m. to Midnight, Central Time..

We deeply regret the exposure of your personal information.

Sincerely,

[Insert BU Executive's Name]
[Insert BU Executive's Title]
Bank of the West

Doing business in South Dakota as Bank of the West California

Note to California residents: Even if you do not find any signs of fraud on your reports, the California Office of Privacy Protection recommends that you check your credit reports every three months for the next year. The law allows you to order a free credit report from each agency every 12 months. You may order one, two, or all three reports at the same time, or you may stagger your requests during a 12-month period to monitor the accuracy and completeness of the information in your reports. Just call one of the numbers above to order your report and keep the "fraud alert" in place. For more information on identity theft, you may visit the California Office of Privacy Protection website at www.oag.ca.gov/privacy or call them toll-free at (866) 785-9663.

Note to Indiana residents: For additional steps you may want to take to protect yourself please read the Indiana Identity Theft Prevention section online at www.IndianaConsumer.com for more information about situation-specific actions and responses.

Note to Maryland residents: Residents of Maryland can receive additional information by contacting the Office of Attorney General, 200 St. Paul Pl, Baltimore, MD 21202 phone (888-743-0023) www.oag.state.md.us/idtheft.

Note to New York residents: For more information on identity theft, we suggest that you visit the New York State Consumer Protection Board website at www.dos.ny.gov/consumerprotection.

Note to North Carolina Residents: The North Carolina Attorney General's office is a good source of information about preventing identity theft. You can visit www.ncdoj.gov/Protect-Yourself/2-4-3-Protect-Your-Identity/Protect-Yourself.aspx, contact them at Consumer Protection Division, NC Attorney General's Office, 9001 Mail Service Center, Raleigh, NC 27699-9001 or call (919) 716-6000 (toll free in NC: (877) 566-7226).

Note to Rhode Island Residents: The Rhode Island Attorney General's office is a good source of information about preventing identity theft. You can visit www.riag.ri.gov/ConsumerProtection/About.php#, contact them at 150 South Main Street, Providence, RI 02903 or call (401) 274-4400.

Rhode Island consumers also have the right to obtain a security freeze. You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a security freeze on your credit report pursuant to Rhode Island law. The security freeze will prohibit a consumer-reporting agency from releasing any information in your credit report without your express authorization or approval. Fees may be required to be paid to the consumer reporting agencies.

The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a unique personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the distribution of your credit report for a period of time after the freeze is in place. To provide that authorization, you must contact the consumer-reporting agency and provide all of the following: (1) The unique personal identification number or password provided by the consumer-reporting agency; (2) Proper identification to verify your identity; and (3) The period of time for which the report shall be available to users of the credit report.

A consumer-reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three business days after receiving the request. A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, a few days before actually applying for new credit. You have the right to bring a civil

action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer-reporting agency.

Note to West Virginia Residents: West Virginia consumers also have the right to obtain a security freeze. You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a security freeze on your credit report pursuant to West Virginia law. The security freeze will prohibit a consumer-reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a unique personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the distribution of your credit report for a period of time after the freeze is in place. To provide that authorization, you must contact the consumer-reporting agency and provide all of the following: (1) The unique personal identification number or password provided by the consumer-reporting agency; (2) Proper identification to verify your identity; and (3) The period of time for which the report shall be available to users of the credit report.

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The Federal Trade Commission (FTC) also provides information about identify theft. You can visit www.identitytheft.gov, or you may also contact the FTC directly: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington DC, 20580, 1-877-FTC-HELP (1-877-382-4357).