



<<MemberFirstName>> <<MemberMiddleName>> <<MemberLastName>> <<Date>> (Format: Month Day, Year)
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<ZipCode>>

Subject: Data Security Incident

Dear <<MemberFirstName>> <<MemberLastName>>,

I am writing to inform you of a data security incident that may have involved your personal information. We take the privacy and security of your information very seriously. This is why we are contacting you, offering you credit and identity monitoring services, and informing you about steps that can be taken to protect your personal information.

What Happened? On February 7, 2017, we discovered that the email accounts of two BankSouth Mortgage employees were accessed without authorization on February 3, 2017. As soon as we discovered the incident, we disabled access to the email accounts and conducted an investigation to determine the scope of the problem. We also notified the Office of the Comptroller of the Currency and the Federal Bureau of Investigation in order to prevent fraudulent activity. There is no evidence that any of the information in the email accounts was misappropriated or used without authorization. Nonetheless, we are informing you of the incident and encourage you to utilize the services referenced below to protect your personal information.

What Information Was Involved? The information that may have been involved includes names, addresses, dates of birth, Social Security numbers, driver's license numbers and credit card numbers.

What Are We Doing? As soon as we discovered the incident, we took the steps discussed above. We will provide law enforcement with whatever cooperation is necessary to hold the perpetrators accountable, and are enhancing the security of our system, making it more difficult for similar incidents to occur in the future. We are also providing you information about steps you can take to protect your personal information, and are offering you credit and identity monitoring services for 12 months at no cost to you through Kroll. The services available to you include Credit Monitoring, Web Watcher identity monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit kroll.idMonitoringService.com to take advantage of your identity monitoring services.

You have until July 14, 2017 to activate your identity monitoring services.

Membership Number: <<Member ID>>

To receive credit services by mail instead of online, please call 1-855-205-6950. Additional information describing your services is included with this letter.

If you have questions or need assistance, call 1-855-205-6950, 9 a.m. to 6 p.m. (Eastern Time), Monday through Friday. Kroll's licensed investigators are standing by. Please have your membership number ready.

What You Can Do: You can follow the recommendations on the following page to protect your personal information. You can also contact Kroll with any questions and to enroll in free credit and identity monitoring services by the methods listed above. To receive these credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. Your services start on the date you activate the services and can be used thereafter for 12 months.

For More Information: Further information about how to protect your personal information appears on the following page. You can also call David Holmes of BankSouth Mortgage at (770) 709-6777, or Angela Bauknecht of BankSouth Mortgage at (770) 709-6793.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience this may cause you.

Sincerely,

A handwritten signature in black ink that reads "David J. Holmes". The signature is written in a cursive style with a large, stylized initial "D".

David Holmes
Chief Operating Officer

STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR INFORMATION

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

Equifax	Experian	TransUnion	Free Annual Report
P.O. Box 105851 Atlanta, GA 30348 1-800-525-6285 www.equifax.com	P.O. Box 9532 Allen, TX 75013 1-888-397-3742 www.experian.com	P.O. Box 1000 Chester, PA 19016 1-877-322-8228 www.transunion.com	P.O. Box 105281 Atlanta, GA 30348 1-877-322-8228 annualcreditreport.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: In some US states, you have the right to put a security freeze on your credit file. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. If you request a security freeze from a consumer reporting agency there may be a fee up to \$10 to place, lift or remove the security freeze. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, Federal Trade Commission or from your respective state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the Federal Trade Commission or to the Attorney General in your state. Residents of Maryland and North Carolina can obtain more information from their Attorneys General using the contact information below.

Federal Trade Commission	Maryland Attorney General	North Carolina Attorney General
600 Pennsylvania Ave, NW Washington, DC 20580 consumer.ftc.gov , and www.ftc.gov/idtheft 1-877-438-4338	200 St. Paul Place Baltimore, MD 21202 oag.state.md.us 1-888-743-0023	9001 Mail Service Center Raleigh, NC 27699 ncdoj.gov 1-877-566-7226



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services¹ from Kroll:

Credit Monitoring through TransUnion

You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and will do most of the work for you. Your investigator can dig deep to uncover all aspects of the identity theft, and then work to resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.