



CORNERSTONE BANK
 2060 Mount Paran Rd. NW
 Suite 100
 Atlanta, GA 30327

June 3, 2019



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SAMPLE A SAMPLE
 123 ANY ST
 ANYTOWN, US 12345-6789



RE: NOTICE OF DATA BREACH

Please read this entire letter.

Dear Sample A Sample:

We are writing to inform you of a data security incident which may have resulted in the disclosure of your personal information. We value all of our customers, respect the privacy of their information, and sincerely apologize for any inconvenience this incident may cause. This letter contains information about what happened, actions we have taken to prevent a recurrence, and steps you can take to protect your information.

What Happened?

On March 7, 2019, a Cornerstone Bank (“Cornerstone”) employee’s email account was compromised through a phishing attack. Upon discovering the compromise, Cornerstone moved quickly to exclude the attacker and began a thorough investigation into the potential scope of the compromise. That investigation included a careful analysis of the incident as well as intensive efforts to determine which Cornerstone customers’ information may have been contained in the emails that were potentially compromised. On May 10, 2019, Cornerstone completed the initial phase of its investigation and determined that your information may have been among the affected customers and determined the appropriate location to send your notice. While we cannot be certain that your information was acquired, out of an abundance of caution we are notifying you of the incident and what Cornerstone is doing to address it.

What Information Was Involved?

For most Cornerstone customers receiving this letter, the information effected by the incident included only the customer’s name and Cornerstone account number. With that limited information, the risk of identity theft is quite small, and Cornerstone is being especially vigilant watching for unauthorized access to potentially affected accounts. However, a limited number of Cornerstone customers had more extensive information impacted by this incident including Social Security number, date of birth, driver’s license number, and/or credit or debit card numbers.

What We Are Doing.

We take the security of all information in our systems very seriously, and want to assure you that we have already implemented additional security measures to prevent a similar event from occurring in the future. Some of those steps include moving to a more advanced email malware protection solution for our email system and implementing enhanced login security measures for our employees.

What You Can Do.

Although we have no reports of misuse of your or anyone’s information, we are providing you with resources to help protect your identity. We urge you to remain vigilant for the next twelve to twenty-four months and to promptly report any suspected identity theft to Cornerstone. We have also arranged for you to enroll, at no cost to you, in Experian’s Identity Restoration services and Experian IdentityWorks.

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To help protect your identity, we are offering a complimentary two-year membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll **by: August 31, 2019** (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 1-855-744-2743 by August 31, 2019. Be prepared to provide engagement number DB12614 as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your 24-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.¹
- ◆ **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.
- ◆ **Up to \$1 Million Identity Theft Insurance**²: Provides coverage for certain costs and unauthorized electronic fund transfers.

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 at 1-855-744-2743. 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 Identity Restoration support is available to you for two years 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.

For More Information.

Please know that the protection and security of your personal information is of our utmost priority, and we sincerely regret any concern or inconvenience that this matter may cause you. Please see the addendum for additional steps you can take to protect your personal information. If you have any questions, please do not hesitate to call 1-855-744-2743, Monday through Friday, 9:00 a.m. to 11:00 p.m., Eastern Time or Saturday and Sunday between 11:00 a.m. and 8:00 p.m., Eastern Time.

Sincerely,



Steven G. Deaton
President, Chief Executive Officer

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

2 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

Additional Important Information

For residents of Illinois, Maryland, Michigan, North Carolina, and Virginia: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing payment card account statements and monitoring your credit reports for unauthorized activity. You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Maryland and North Carolina:

You can obtain information from the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

**Maryland Office of the
Attorney General**
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

**North Carolina Office of the
Attorney General**
Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
www.ncdoj.com

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Ave, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.identitytheft.gov

For residents of Oregon: State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of Massachusetts: You have the right to obtain a police report if you are a victim of identity theft.

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf), Experian (<https://www.experian.com/fraud/center.html>), or Transunion (<https://www.transunion.com/fraud-victim-resource/place-fraud-alert>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are on the fourth page of this letter.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; (5) Proof of current address, such as current utility or telephone bill, bank or insurance statement; (6) legible photocopy of government-issued identification card (state driver's license or ID card, military identification, etc.); and (7) if you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. It is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

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Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348

www.equifax.com/personal/credit-report-services/
800-525-6285

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013

www.experian.com/freeze/center.html
888-397-3742

TransUnion

P.O. Box 2000
Chester, PA 19022

www.transunion.com/credit-freeze
800-680-7289

More information can also be obtained by contacting the Federal Trade Commission listed above.