



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

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<<City>><<State>><<Zip>>
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<<Date>>

Dear <<Name 1>>,

Paramount Bank (“Paramount”) writes to notify you of a recent incident that may affect the security of some of your personal information. While there is currently no evidence that your information has been misused as a result of this incident, we are providing you with information on the event, measures we have taken, and what you may do to better protect your personal information should you feel it appropriate to do so.

What Happened? Paramount became aware of unusual activity relating to an employee email account. We immediately commenced an investigation with the assistance of third-party computer specialists. On February 25, 2020, the investigation determined that certain Paramount email accounts were accessed without authorization at varying times beginning sometime before November 26, 2019 until February 24, 2020. We immediately began a thorough review of the contents of the accounts to determine whether sensitive information was present at the time of the incident. On May 18, 2020, we determined that some of your information was present in at least one of the involved email accounts. To date, Paramount is unaware of any actual or attempted misuse of your information as a result of this incident.

What Information Was Involved? Paramount’s investigation confirmed the information present within the impacted accounts at the time of the incident includes your name and <<Breached Elements>>. Please note that while our investigation did not reveal evidence that your information was actually viewed by the unauthorized actor, we are providing you this notice to ensure you are aware of this incident.

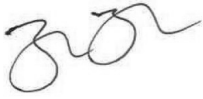
What We Are Doing. Information, privacy, and security are among our highest priorities. Paramount has strict security measures in place to protect information in our care. Upon learning of this incident, we promptly changed the email account credentials and investigated to confirm the security of our email network. We are also taking steps to enhance our data security; these include reviewing existing policies and procedures, conducting additional employee training, and implementing additional security measures.

Although we are unaware of any actual or attempted misuse of your information as a result of this incident, we are offering you access to identity theft protection services through TransUnion for twenty-four (24) months at no cost to you as an added precaution. A description of services and instructions on how to enroll can be found within the enclosed “Steps You Can Take to Protect Your Personal Information.” Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services on your behalf.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity for the next twelve (12) to twenty-four (24) months. You may review the information contained in the enclosed “Steps You Can Take to Protect Personal Information.” You may also enroll to receive the identity and credit monitoring services we are making available to you as we are unable to enroll in these services on your behalf.

For More Information. We understand you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, we established a dedicated assistance line at 855-907-2102 which can be reached Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time. You may also contact Paramount by mail at 90 Village Square Shopping Center, Hazelwood, MO 63042, Attn: Tyler Frank.

Sincerely,

A handwritten signature in black ink, appearing to read 'TF', is positioned above the typed name.

Tyler Frank
Executive Vice President & General Counsel
Paramount Bank

Steps You Can Take to Protect Your Personal Information

Enroll in Credit Monitoring

See attached pamphlet with instructions.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud. 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.

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

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

TransUnion
P.O. Box 160
Chester, PA 19094
1-888-909-8872
[www.transunion.com/
credit-freeze](http://www.transunion.com/credit-freeze)

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, military identification, etc.);
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.

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com/fraud-alerts

Equifax
P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338), and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. This notice has not been delayed by law enforcement.

For New York residents, the Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, and <https://ag.ny.gov/>.

Complimentary Two-Year *myTrueIdentity* 1B Credit Monitoring Service

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online, one-bureau credit monitoring service (*myTrueIdentity*) for two years provided by TransUnion Interactive, a subsidiary of TransUnion,[®] one of the three nationwide credit reporting companies.

How to Enroll: You can sign up online or via U.S. mail delivery.

- To enroll in this service, go to the *myTrueIdentity* website at www.MyTrueIdentity.com and, in the space referenced as “Enter Activation Code,” enter the 12-letter Activation Code <<**12-letter Activation Code**>> and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper-based, one-bureau credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the six-digit telephone passcode <<**6-digit Pass Code**>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<**Enrollment Deadline**>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score.
- The daily single-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion,[®] including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)