



C/O ID Experts
PO Box 4219
Everett WA 98204

ENDORSE



NAME

ADDRESS1

ADDRESS2

CSZ

COUNTRY



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CODE 2D
Ver 2NC

BREAK

To Enroll, Please Call:

(833) 953-1739

Or Visit:

<https://app.myidcare.com/account-creation/protect>

Enrollment Code: <<XXXXXXXXXX>>

November 21, 2019

Re: Data Security Incident

Dear <<First Name>> <<Last Name>>:

We are writing to inform you of an incident that may have involved your personal information. At State Bank of Lizton (the "Bank"), we take the privacy and security of personal information very seriously. We also want you to know that we took immediate steps to respond to the incident. This letter contains information about the incident, as well as steps you can take to protect your information, including the resources we are making available to assist you in doing so.

What Happened: On August 21, 2019, we discovered suspicious activity in our email system. Right away, we investigated the activity, isolated the incident and secured the system. We engaged a leading third-party computer forensic firm to conduct an independent investigation into what happened and whether any personal information may have been affected. The investigation recently determined that some of your personal information may have been affected. The information was located in an employee email account affected by the incident, which was being used inconsistently with Bank policy to exchange emails not related to the Bank or its business. The Bank has no reason to suspect that the information was received by the employee without authorization or for any improper purpose.

We have no evidence to suggest that your personal information has been misused. Nonetheless, out of an abundance of caution, we are writing to inform you about the incident and to share with you steps you can take to protect your personal information.

What Information Was Involved: The following information may have been involved in the incident: your name and Driver's License number.

What We Are Doing: As soon as we discovered the incident, we took the steps described above. We also implemented additional security features for our email system to reduce the risk of a similar incident occurring in the future. We have been and continue to be committed to information security.

Though we are not aware of the misuse of any potentially impacted information, as a courtesy to you, we are making credit monitoring and identity protection services available to you at no cost through ID Experts. The ID Experts MyIDCare™ services include twelve months of Credit Monitoring, CyberScan Dark Web Monitoring, \$1 Million of reimbursement insurance, and unlimited access to the ID Experts member services team. To receive these services, you must be over the age of 18, 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.

You can contact ID Experts with any questions and to enroll in free MyIDCare services by calling (833) 953-1739 or going to: <https://app.myidcare.com/account-creation/protect> and using the Enrollment Code provided above. After enrolling in the MyIDCare services, you should also activate the CyberScan monitoring included in the services. The monitoring must be activated to be effective, and you must have access to a computer and internet to use this service. If you need assistance, MyIDCare experts are available Monday through Friday from 9 a.m. - 9 p.m. Eastern Time at the phone number listed in this letter.

Please note the deadline to enroll is February 20, 2020.

What You Can Do: We encourage you to enroll in the services that we are offering you, and to follow the recommendations included with this letter. We also recommend that you review your credit report and consider placing a security freeze on your credit file. If you see anything that you do not understand or that looks suspicious, you should contact the three consumer reporting agencies listed under the section titled “Steps You Can Take to Further Protect Your Information” for assistance.

For More Information: Further information about how to protect your personal information appears on the following page. If you have questions, please call ID Experts at (833) 953-1739, 9 a.m. - 9 p.m. Eastern Time.

We take the privacy and security of personal information seriously. Please accept our sincere apologies for any worry or inconvenience that this incident may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael L. Baker". The signature is fluid and cursive, with the first name "Michael" being more prominent than the last name "Baker".

Michael L. Baker
Chief Executive Officer
State Bank of Lizton

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 for the next twelve to twenty-four months and review 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 should also 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 (the “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. If you detect any information related to fraudulent transactions, you should notify the credit reporting agency that issued the report and have it deleted. You can also contact one of the following three national credit reporting agencies:

Equifax P.O. Box 105851 Atlanta, GA 30348 1-800-525-6285 www.equifax.com	Experian P.O. Box 9532 Allen, TX 75013 1-888-397-3742 www.experian.com	TransUnion P.O. Box 1000 Chester, PA 19016 1-877-322-8228 www.transunion.com	Free Annual Report P.O. Box 105281 Atlanta, GA 30348 1-877-322-8228 www.annualcreditreport.com
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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: 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. 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. There is no charge to place, lift or remove a security freeze.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC 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 FTC or to the Attorney General in your state. Residents of Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

Federal Trade Commission 600 Pennsylvania Ave, NW Washington, DC 20580 consumer.ftc.gov , and www.ftc.gov/idtheft 1-877-438-4338	Maryland Attorney General 200 St. Paul Place Baltimore, MD 21202 oag.state.md.us 1-888-743-0023	North Carolina Attorney General 9001 Mail Service Center Raleigh, NC 27699 ncdoj.gov 1-877-566-7226
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You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include knowing what is in your file; disputing incomplete or inaccurate information; and requiring consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.

Personal Information of a Minor: You can request that each of the three national credit reporting agencies perform a manual search for a minor’s Social Security number to determine if there is an associated credit report. Copies of identifying information for the minor and parent/guardian may be required, including birth or adoption certificate, Social Security card and government issued identification card. If a credit report exists, you should request a copy of the report and immediately report any fraudulent accounts to the credit reporting agency. You can also report any misuse of minor’s information to the FTC at <https://www.identitytheft.gov/>. For more information about Child Identity Theft and instructions for requesting a manual Social Security number search, visit the FTC website: <https://www.consumer.ftc.gov/articles/0040-child-identity-theft>.

