



October 22, 2019

Todd Holmberg
536 OXFORD DR
BOZEMAN, MT 59715

We are writing to inform you of an incident that involved your personal information at our subsidiary Mutual of Omaha Bank (the "Bank"). The details of the incident are described below.

What Happened

Two flash drives containing the Bank's business information, including your personal information, were mailed by us to two authorized third-parties. One flash drive was received by the intended third-party in late September but the other flash drive has not yet been located by the second intended recipient or returned through the returned mail process. We have no indication that the information has been accessed or misused by an unauthorized individual in any way.

What Information Was Involved

The information involved in this incident included your name, address, Social Security Number and other information about your relationship with the Bank.

What We Are Doing

We sincerely regret any inconvenience caused by this incident. We continue to work diligently to locate the package containing the flash drive and are taking proactive measures to reinforce our stringent controls around the secure handling of customer information.

What You Can Do

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for one year.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for one year 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary one-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by October 31, 2020 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/RR3Bplus>
- Provide your activation code: **8KKGS6RZV**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-890-9332 by October 31, 2020.

ADDITIONAL DETAILS REGARDING YOUR ONE YEAR 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.
- Credit Monitoring: Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- Internet Surveillance: Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- 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.
- \$1 Million Identity Theft Insurance: Provides coverage for certain costs and unauthorized electronic fund transfers.
- Lost Wallet: Provides assistance with canceling/replacing lost or stolen credit, debit, and medical cards.

Other Important Information

The privacy and security of your information is of critical importance to us. If you have further questions or concerns about this incident, you may contact us at **1-888-241-7327** Monday-Friday between 7:00 a.m. and 5:30 p.m. For general information about preventing identity theft and protecting yourself against fraud, please see the attached materials from Experian.

Sincerely,



Terrance DeWald, Chief Risk Officer and Chief Privacy Officer
Mutual of Omaha Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175-3206

Consumer Reference Guide

As a precautionary measure, consumers may wish to regularly review account statements and periodically obtain credit reports from one or more of the national credit reporting companies. Consumers may obtain a free copy of credit reports online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. Consumers may also purchase copies of credit reports by contacting one or more of the three national credit reporting agencies using the contact information listed below.

Consumers may wish to review credit reports carefully and look for accounts or creditor inquiries that are not initiated or recognized by the consumer. If anything is seen that is not understandable, including inaccuracies in home address or Social Security number, consumers should call the credit reporting agency at the telephone number on the report.

Consumers should remain vigilant for incidents of fraud and credit monitoring with respect to reviewing account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to the proper authorities, including local law enforcement, the state's attorney general and/or the Federal Trade Commission ("FTC"). The FTC or a state's regulatory authority may be contacted to obtain additional information about avoiding identity theft using the contact information listed below.

Fraud Alerts: There are also two types of fraud alerts that can be placed on credit reports to put creditors on notice that a consumer may be a victim of fraud: an initial alert and an extended alert. Consumers may ask that an initial fraud alert be placed on their credit report if they suspect they have been, or are about to be, a victim of identity theft. An initial fraud alert stays on credit reports for at least one year. An extended alert may be placed on credit reports if consumers have already been a victim of identity theft, with the appropriate documentary proof, and stays on credit reports for seven years. Consumers may place a fraud alert on their credit reports by contacting the toll-free fraud number of any of the three national credit reporting agencies listed below.

Credit Freezes: Consumers have the right to place a credit freeze or security freeze (referred to as "credit freeze") on their consumer reports. A credit freeze is designed to prevent credit, loans and services from being approved in a consumer's name without the consumer's consent. Using a credit freeze, however, may delay ability to obtain credit. Consumers may request that a freeze be placed on credit reports by sending a request to a credit reporting agency on-line or by certified mail, overnight mail or regular stamped mail to the three national reporting agencies listed below.

Unlike a fraud alert, a credit freeze must be separately placed on a consumer's credit file at each credit reporting company. More information can be obtained about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed below.

Reference Numbers: Consumers may also purchase a copy of their credit report by contacting one or more of the three national credit reporting agencies listed below:

Equifax: P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com

Experian: P.O. Box 9701, Allen, TX 75013, 1-888-397-3742, www.experian.com

TransUnion: P.O. Box 1000, Chester, PA 19016-1000, 1-800-888-4213, www.transunion.com

Consumers can place a fraud alert on their credit report by contacting any of the three national credit reporting agencies listed below.

Equifax: P.O. Box 105788, Atlanta, Georgia 30348-5788, 1-888-766-0008, www.equifax.com/personal/credit-report-services

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

TransUnion: P.O. Box 2000, Chester, PA 19016-2000, 1-800-680-7289, www.transunion.com/fraud-victim-resouce/place-fraud-alert

You can place a credit freeze on your credit report by contacting any of the three national credit reporting agencies listed below.

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

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

TransUnion: P.O. Box 2000, Chester, PA, 19016-2000, 1-800-909-8872, freeze.transunion.com/credit-freeze

Federal Trade Commission: Consumers may also obtain information about preventing and avoiding identity theft from the Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft.