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JOHN Q. SAMPLE
1234 MAIN STREET
ANYTOWN US 12345-6789

February 25, 2016

Re: Notice of Data Security Incident

Dear John Sample,

Northern State Bank (“Northern State”) is writing to notify you of an incident that affects the security of your personal information. This letter contains information regarding the incident, steps we have taken since discovering this incident, and what you can do to protect against identity theft and fraud if you feel it is appropriate to do so.

What Happened? On February 8, 2016, Northern State discovered that an unauthorized person stole credentials belonging to a Northern State employee. The credentials were used to log into Northern State’s TransUnion account, where the unauthorized person pulled TransUnion credit reports. Northern State immediately began an investigation, notified TransUnion, and hired third-party forensic vendors to confirm what happened and ensure that its systems were safe. The investigation revealed that a Northern State employee received an email that supposedly contained a resume; however, the attachment contained a virus that stole the employee’s credentials. The unauthorized user then accessed credit reports on February 6, 7, and 8, 2016. The credentials were disabled on February 8, 2016.

What Information Was Involved? The unauthorized individual accessed and acquired a copy of your TransUnion credit report. This report included your full name, Social Security number, current and former addresses, date of birth, and credit score. It may also have included your driver’s license number, employment record, information related to your financial accounts, and credit and debit card information.

What Are We Doing? Northern State takes the security of your personal information very seriously. In addition to launching an investigation into this incident, which is ongoing, we have taken steps to prevent additional unauthorized access to our network and continue to monitor our system for suspicious activity. We retained third-party forensic investigators to assist in our investigation into this incident. We reported the incident to TransUnion, which is assisting us in our investigation, as well as Equifax, Experian, and various state regulators.

In addition to the steps above, we are also providing notice of this incident, information on how to protect against identity theft and fraud, and complimentary access to 24 months of free credit monitoring and identity restoration services with AllClear ID to individuals impacted by this incident. The enclosed Privacy Safeguards Information contains information on protecting against identity theft and fraud and instructions on how to enroll and receive the complimentary credit monitoring and identity restoration services.



What You Can Do. You can review the enclosed Privacy Safeguards Information. You can also enroll to receive the complimentary access to 24 months of credit monitoring and identity restoration services. If you have questions or concerns or would like additional information, you can also contact the confidential inquiry line, staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against identity theft and fraud. This confidential inquiry line is available Monday through Saturday, 8:00 am – 8:00 pm, Central Time, at 1-877-615-3782.

Northern State takes privacy and data security very seriously, and would like to sincerely apologize for any inconvenience or concern this may have caused. We want to assure you that we continue to take appropriate actions to protect the privacy and security of your information.

Sincerely,

A handwritten signature in black ink that reads "Michael R. Yankee". The signature is written in a cursive, slightly slanted style.

Michael R. Yankee

PRIVACY SAFEGUARDS INFORMATION

As an added precaution, we have arranged to have AllClear ID protect your identity for 24 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 24 months.

AllClear SECURE: The team at AllClear ID is ready and standing by if you need identity repair assistance. This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-877-615-3782 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear PRO: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. For a child under 18 years old, AllClear ID ChildScan identifies acts of credit, criminal, medical or employment fraud against children by searching thousands of public databases for use of your child's information. To use the PRO service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or by phone by calling 1-877-615-3782 using the following redemption code: Redemption Code.

Please note: Additional steps may be required by you in order to activate your phone alerts and monitoring options.

We encourage you to remain vigilant for, at least, the next twelve to twenty-four months, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. 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. We encourage you to periodically obtain credit reports from each nationwide credit reporting agency and have information relating to fraudulent transactions deleted.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of these agencies:

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
800-680-7289
www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.



If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place the freeze on all of your credit files.

To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 1-800-685-1111 (NY residents please call 1-800-349-9960) www.equifax.com/help/credit-freeze/en_cp	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/center.html	TransUnion P.O. Box 2000 Chester, PA 19022-2000 www.transunion.com/securityfreeze 1-888-909-8872
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You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580; www.ftc.gov/idtheft; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. **For Maryland residents**, the Attorney General can be reached at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us. **For North Carolina residents**, the Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at www.ncdoj.gov.

Instances of known or suspected identity theft should be reported to Northern State, law enforcement, your Attorney General, and the FTC.