



January X, 2019

Dear [REDACTED]

Re: Security Incident

I am writing to let you know of a phishing incident at the bank that unfortunately resulted in the potential disclosure of documents containing your personal information. We want to reassure you that we have not detected any unauthorized activity or misuse of your information from this incident.

On July 18, 2018 an unknown individual remotely logged into a bank employee's email account using the credentials obtained through a phishing email and started downloading emails. We immediately locked the employee's email account, changed the password, and opened an investigation. Following an exhaustive review of the e-mail account, we learned that it did include your personal information. Your name and social security number would have been available, though we have no way to verify whether it was accessed. Your driver's license number may also have been available. Now that we have completed our investigation and analysis, we are letting you know so that you can take steps to further protect your information, as outlined in the attached enclosure.

If you believe your personal information has been misused, you can take advantage of complimentary identity restoration services through Experian® by calling the number provided in the attached enclosure. If you have additional concerns about your identity, we are also offering one year of complimentary credit monitoring through Experian's® IdentityWorksSM program. Enrollment instructions are also provided in the attached enclosure.

We deeply regret that this has happened. We want to reassure you that we are available to answer any questions or concerns you may have about this incident. We will continue to make information security a priority at the bank. We are in the process of adding additional email security features and will continue to reinforce this type of security threat in our mandatory security and awareness training program.

Please contact us at (256) 280-9167, Monday through Friday from 8:00 a.m. until 8:00 p.m. if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "David Nast".

David Nast
President and CEO

PROTECTING YOUR PERSONAL INFORMATION

1. Review your Credit Reports. We recommend that you remain vigilant by monitoring your credit reports. Under federal law, you are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report from one of the three credit bureaus every four months. You can request corrections of any incorrect information from the credit bureaus.

2. Place Fraud Alerts. You can place a fraud alert at one of the three major credit bureaus listed below by phone and also via Experian's or Equifax's website. 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.

Equifax Fraud Reporting
1-800-525-6285
P.O. Box 740241
Atlanta, GA 30374-0241

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000

www.alerts.equifax.com

www.experian.com

www.transunion.com

You only need one bureau to place a fraud alert on your credit. Whichever bureau you choose to place your fraud alert will notify the other two bureaus. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

3. Place Credit Freezes. By placing a credit freeze, someone who fraudulently acquires your personal information will not be able to use that information to open new accounts or borrow money in your name. If you want your credit frozen at all three bureaus, you will have to contact all three bureaus individually online or by phone.

4. Monitor Your Accounts. We encourage you to carefully monitor your financial account statements for fraudulent activity over the next 12 to 24 months, and report anything suspicious to us immediately.

5. You can obtain additional information about the steps you can take to avoid identity theft from the Federal Trade Commission (FTC). You may contact the FTC and report any incidents of identity theft at: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TDD: 1-202-326-2502.

6. Protect Your Social Security Number. If you are concerned about misuse of your social security number or suspect fraud, you can report it online at <https://oig.ssa.gov/report> or call the Social Security Administration fraud hotline at 1-800-269-0271.

7. Protect Your Driver's License Number. If you have reason to believe that your driver's license number has been misused and it has impacted your motor vehicle record, you should contact your state's department of motor vehicles to discuss how to proceed with investigating and resolving any such issues.

DETAILS REGARDING YOUR EXPERIAN IDENTITYWORKS MEMBERSHIP

To help protect your identity, we are offering a complimentary one-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: April 30, 2019** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: [INSERT CODE FROM LIST]**

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 **877-890-9332** by **April 30, 2019**. Be prepared to provide engagement number **DB10214** as proof of eligibility for the identity restoration services by Experian.

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 **877-890-9332**. 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 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. You will also find self-help tips and information about identity protection at this site.

If you choose to enroll in Experian IdentityWorks, you will have access to the following additional features:

- **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 file for indicators of fraud.
- **Experian IdentityWorks ExtendCARETM:** 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^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

A credit card is **not** required for enrollment in Experian IdentityWorks.

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

** 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