

FCB
FIRST CHATHAM BANK
P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

January 17, 2025

Notice of Data Breach

To <<First Name>> <<Last Name>>:

First Chatham Bank (“FCB”) is writing to inform you of a data security incident that occurred and may have involved your personal information. FCB is a community bank that provides banking services to individuals and businesses. This letter provides information about the incident and resources available to you.

What happened?

On September 25, 2024, FCB was a victim of a cybersecurity incident affecting certain operations at FCB’s physical locations. Upon detection of the incident, FCB immediately engaged third-party experts, including a forensic firm, to investigate and contain the incident and reported the incident to law enforcement. Through the investigation, FCB learned that an unauthorized third party was able to remove data from FCB’s systems on September 25, 2024. There was no further unauthorized activity after September 25, 2024. Based on the comprehensive data analysis that was performed and ultimately completed on December 20, 2024, it appears that your personal information may have been involved.

What information was involved?

The personal information involved may have included: name, address, date of birth, driver’s license number or other government issued identification number, financial account number, and payment card information. <<Variable Text 1: We further identified that your Social Security number may have been involved.>> Please note that not all data elements were involved for all individuals.

What we are doing.

FCB takes the protection of personal information seriously. In response to this incident, FCB has taken several steps to enhance its security and monitoring practices and further strengthen its systems to help prevent incidents like this from occurring in the future.

In addition, we have arranged to offer you complimentary credit monitoring services through IDX for a period of <<12/24>> months, at no cost to you. Please see the attached Reference Guide for enrollment details. While these services are complimentary, you have until April 17, 2025, to activate these services, and instructions on how to enroll in these services are included in the enclosed Reference Guide.

What you can do.

In addition to enrolling in complimentary credit monitoring services, the enclosed Reference Guide includes additional information on general steps you can take to monitor and protect your personal information. We encourage you to remain vigilant over the next twelve to twenty-four months against potential identity theft and fraud by carefully reviewing credit reports and account statements to ensure that all activity is valid.

For more information.

If you have any questions about this matter or would like additional information, please refer to the enclosed Reference Guide or call toll-free 1-877-722-8063. This call center is open from Monday through Friday from 9 am - 9 pm Eastern Time.

We regret that this incident occurred and apologize for any inconvenience it may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Kenneth H. Farrell". The signature is fluid and cursive, with the first name "Kenneth" being more prominent.

Kenneth Farrell
President & CEO

Reference Guide

Review Your Account Statements

Carefully review account statements and credit reports to ensure that all of your account activity is valid. Report any questionable charges promptly to the financial institution or company with which the account is maintained.

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

How to Enroll in IDX Identity Protection Services

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service provided by IDX.

To enroll in this service, please call 1-877-722-8063 or visit <https://app.idx.us/account-creation/protect> or scan the QR code and follow the instructions for enrollment using Enrollment Code: <<ENROLLMENT>>

The monitoring included in the membership must be activated to be effective. You have until April 17, 2025, to enroll in these services. Note: Please note that credit monitoring services might not be available for individuals who have not established credit 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. If you need assistance, IDX will be able to assist you.

We encourage you to take advantage of these protections and remain vigilant for incidents of fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.

Contact the U.S. Federal Trade Commission

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 105069 Atlanta, GA 30348	1-888-766-0008	www.equifax.com
Experian	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	1-800-680-7289	www.transunion.com

Security Freezes

You have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze	P.O. Box 105788 Atlanta, GA 30348	1-800-685-1111	www.equifax.com
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	P.O. Box 160 Woodlyn, PA 19094	1-888-909-8872	www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

For Residents of New York

You may also obtain information about security breach response and identity theft prevention and protection from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, www.ag.ny.gov.

For Residents of North Carolina

You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-919-716-6000, www.ncdoj.gov.

