



People you can bank on.®

July 3, 2025

Client Name

Address

City, State, Zip Code

NOTICE OF DATA BREACH

Dear (Client Name):

We are writing to notify you that a breach of security of your personal information occurred on May 27, 2025, involving your account at Quad City Bank and Trust Company (a subsidiary of QCR Holding, Inc.). This information included contact information (name, address, telephone number) and account numbers, and may have included limited transaction details such as average monthly account balances or transaction confirmation notices. To our knowledge, the data that was exposed did not include Social Security numbers or login credentials, including PINs and security words.

Quad City Bank & Trust values your privacy and deeply regrets that this incident occurred. We are working with our business partners to review our processes and ensure appropriate measures are taken to protect the privacy of our valued customers.

WHAT YOU CAN DO

Please review the attachment to this letter for further information on steps you can take to protect your information.

INFORMATION PROVIDED IN ACCORDANCE WITH MASSACHUSETTS LAW

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name. It 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 apply for a new credit card, wireless phone, or any service that requires a credit check. You must separately place a security freeze on your credit file with each credit reporting agency (see attachment). 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 request a security freeze or to remove a security freeze.

For further information and assistance, please contact our Client Care Department at 563.388.QCBT.

Sincerely,

A handwritten signature in black ink, appearing to read 'Laura Ekizian'.

Laura "Divot" Ekizian
President & CEO



563.388.QCBT qcbt.bank

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 by reviewing 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 also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). To file a complaint with the FTC, go to [IdentityTheft.gov](https://www.ftc.gov/identity-theft) or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

- **Obtain and Monitor Your Credit Report**

We recommend that you obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting 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. You can access the printable request form at <https://www.annualcreditreport.com/manualRequestForm.action> or fill out the online form at <https://www.annualcreditreport.com/requestReport/requestForm.action>. You may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

	Equifax	Experian	TransUnion
Contact Information	(866) 349-5191 www.equifax.com P.O. Box 740241 Atlanta, GA 30374	(888) 397-3742 www.experian.com P.O. Box 2002 Allen, TX 75013	(800) 888-4213 www.transunion.com 2 Baldwin Place P.O. Box 1000 Chester, PA 19016

- **Consider Placing a Fraud Alert on Your Credit Report**

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 www.annualcreditreport.com.

- **Take Advantage of Additional Free Resources on Identity Theft**

We recommend that you review the tips provided by the Federal Trade Commission's Consumer Information website, a valuable resource with some helpful tips on how to protect your information. Additional information is available at <https://consumer.ftc.gov/identity-theft-and-online-security>. For more information, please visit [IdentityTheft.gov](https://www.ftc.gov/identity-theft) or call 1-877-ID-THEFT (877-438-4338).