



December 17, 2025



RE: Important Security Notification. Please read this entire letter.

Dear 

The Savings Bank is writing to inform you of a recent incident that may have implications for the security of your personal information. We consider it imperative to provide you with detailed information regarding this incident, the measures we are undertaking in response, and the actions you may wish to consider to mitigate the risk of identity theft and fraud, should you find it necessary.

What Happened? On December 16, 2025, an electronic copy of a check issued to you and bearing your signature was mistakenly sent to another customer of the bank.

What Information Was Involved? The check contained details, including your full name, signature as both the payee and payor, the name of your company, its address, and the associated account number. We acknowledge the sensitivity of this information and the potential consequences of its unauthorized disclosure.

What We Are Doing? We are fully committed to the protection of your personal information. In light of this incident, we are conducting a comprehensive investigation to ascertain the cause of the oversight and to implement improved security measures to prevent future occurrences. These measures include a thorough review of our email protocols, enhanced training for staff on data handling practices, and the strengthening of our internal controls to ensure the highest level of security for your information moving forward.

BEGIN EXPERIAN REQUIRED PRODUCT LANGUAGE

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 12 months.

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 12 months 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 12-month 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 04/30/2026** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>
- Provide your **activation code** [REDACTED]

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 **833-931-7577** by **04/30/2026**. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH 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.

END EXPERIAN REQUIRED PRODUCT LANGUAGE

For More Information. We sincerely regret any inconvenience or concern caused by this incident. If you have further questions or concerns, please call Bruce Donovan at 800-246-2009.

Sincerely,

Bruce Donovan
SVP Branch Administration

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

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.