



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

April 24, 2025

NOTICE OF DATA BREACH

<<First Name>> <<Last Name>>

What Happened ?

This letter is to inform you, that on December 24, 2024, Williamsville State Bank and Trust became aware of a security data breach. At this time, we believe the improper access began in or around October 16, 2024. Security was restored as of December 27, 2024.

What Information Was Involved ?

On March 19, 2025, the ongoing forensic review disclosed that information accessed, or subject to access in the incident included your name in association with your Williamsville State Bank and Trust account number, account status information, physical address and phone number. At this time, to the best of our belief and knowledge the information at issue did **not** include your social security number.

What We Are Doing.

The Bank has implemented additional security measures for email management and is further reinforcing procedural safeguards with our correspondent financial institutions. The Bank remains vigilant for irregular and unusual account activity. The Bank has also advised regulatory and law enforcement authorities.

What You Can Do.

We recommend you monitor your transactions involving private personal information and remain vigilant for incidents of fraud and identity theft, by reviewing your account statements when received, by reviewing and monitoring free credit reports and taking advantage of other assistance items noted below in this letter, to best detect any errors or irregularities that may have resulted from the intrusion. In the event you experience any suspicious activity or incidents, contact law enforcement, immediately, and we also encourage you to report any incidents of identity theft to the Federal Trade Commission. We remind you to remain vigilant over the next twelve to twenty-four months and to also promptly report incidents of suspected identity theft, and/or suspicious activity (including any suspicious account statements) to the Bank.

Other Important Information.

The additional pages provide helpful information and contacts to prevent or assist with identity compromise issues. You can obtain information from the Federal Trade Commission and the credit bureaus Equifax, Experian and TransUnion about fraud alerts and credit freezes (also known as "security freezes"), and free credit reports.

WSBT MA L

Fraud Alerts. A fraud alert on the customer's consumer or credit report is intended to put the customer's creditors on notice that the customer may be a victim of fraud. A fraud alert tells a business creditor to check with you before opening a new account in your name. An initial fraud alert lasts for one year, and can be renewed. To establish a free fraud alert contact one of the three credit bureaus, Equifax, Experian, or TransUnion. When establishing a fraud alert, the contacted credit bureau will contact the other two bureaus. Additionally, Equifax, Experian, TransUnion and the Federal Trade Commission each can provide additional information on fraud alerts and other free services to assist you. The Federal Trade Commission (FTC) also has online guidance at <https://identitytheft.gov/> to assist you in protecting against identity theft. Should you experience any incidents, please report them to the proper authorities, including but not limited to the Federal Trade Commission.

Security Freezes A security freeze, (also known as a "credit freeze"), is designed to prevent a business from accessing your credit report without your consent (with certain exceptions). Unlike a fraud alert it will be necessary for you to contact each of the three national credit bureaus (Equifax, Experian, and TransUnion) to have that credit bureau place a free freeze on your credit report. Security freezes with the three listed national credit bureaus are free, (at no charge), as are temporary liftings (called a "thaw") or a permanent lifting. Depending on whether you request a freeze online, by phone, or mail, be prepared to provide some or all of the following for verification: your full name (with middle initial and suffix), social security number (and proof of same), date of birth, residence address for the past five years (and proofs of same). Verification information required may vary between credit bureaus. If you become a victim of identity theft, police report information may be requested. With proper documentation, a freeze can be initiated on behalf of an incapacitated adult or your minor child. With a freeze you will not likely be able to obtain new credit until you temporarily lift (thaw) the freeze for the credit provider to obtain a credit report.

Credit Reports: Every person, by law, can obtain a free copy of their credit report from each of the three principal national credit bureaus through a centralized source maintained jointly by Equifax, Experian and TransUnion. These are the **ONLY** ways to order your free annual credit reports:

- Visit: www.annualcreditreport.com This is the **ONLY** website authorized to fill orders for the free annual credit report you are entitled to by law. The FTC also advises you to be cautious of imposter sites. This site also presently indicates availability of free weekly online credit reports through that website.
- Call: 1-877-322-8228, or
- Write / mail: Annual Credit Report Service, P.O. Box 105281, Atlanta, GA 30348-5281 (include a completed Annual Credit Report Request Form, that form is available online **ONLY** at www.annualcreditreport.com).

The FTC website presently indicates that everyone in the U.S. can also additionally receive six free reports per year from Equifax through 2026 by visiting the www.annualcreditreport.com website.

Federal guidance recommends that persons whose private personal information may be compromised obtain and review periodic credit reports from each of the nationwide credit reporting agencies and, if any fraudulent transaction appears on a report, to contact that reporting company to have the transaction deleted.

For More Information.

If you have questions or concerns, or need particular assistance, please call the Williamsville State Bank and Trust between 9 a.m. and 4 p.m. (central time), Monday through Friday, or between 9 a.m. and noon on Saturdays at our tollfree number **1-(855) 566-3387**, or reach us at 1-(217) 698-9728 and ask to speak with a Response Team Member. **Also please see the remaining additional pages for more information.**

Sincerely,

WILLIAMSVILLE STATE BANK AND TRUST

For More Information.

1. Consumer Reporting Agencies (Credit Bureaus):

<u>Name</u>	<u>Address</u>	<u>Toll Free Numbers</u>
<u>Equifax</u>	Equifax Information Services LLC P.O. Box 740256 Atlanta, GA 30348 (see note immediately below)	1-888-378-4329 1-800-685-1111 (per FTC website)

Note: This address appears as the P.O. Box on the Equifax form for dispute resolution based on identity theft. The Equifax form mailing address for fraud alert is P.O. Box 150069, Atlanta, GA 30348-5069. The Equifax form mailing address for security freeze is P.O. Box 150788, Atlanta, GA 30348-5788.

www.equifax.com *Equifax helpful webpages:*
<https://www.equifax.com/personal/credit-report-services/>
<https://www.equifax.com/personal/identity-theft-protection/>

<u>Experian</u>	Experian National Consumer Assistance P.O. Box 9554 Allen, TX 75013 (see note immediately below)	1-888-397-3742 (per FTC website)
------------------------	---	----------------------------------

Note: This address appears as the P.O. Box appears on the Experian website for fraud alert and security freeze contact.

www.experian.com *Experian helpful webpages:*
<https://www.experian.com/help/>
<https://www.experian.com/help/identity-theft-victim-assistance.html>

<u>TransUnion</u>	TransUnion Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19016-2000	1-800-680-7289 1-888-909-8872 (per FTC website)
--------------------------	---	--

www.transunion.com *TransUnion helpful webpages;:*
<https://www.transunion.com/credit-help>
<https://www.transunion.com/fraud-victim-resource/fraud-victims-bill-of-rights>

2. Federal Trade Commission: (for identity theft guidance and to report suspected incidents of identity theft)

<u>Name</u>	<u>Address</u>	<u>Toll Free Numbers</u>
Federal Trade Commission c/o Bureau of Consumer Protection	600 Pennsylvania Ave. NW Washington, DC 20580	1-877-382-4357 1-877- IDTHEFT TDD: 1-866-653-4261

<https://www.identitytheft.gov/>
<https://www.ftc.gov>
To report suspected incidents of identity theft: <https://reportfraud.ftc.gov/>

Additional helpful FTC webpages:

<https://consumer.ftc.gov/articles/free-credit-reports>
<https://consumer.ftc.gov/articles/credit-freeze-or-fraud-alert-whats-right-your-credit-report>

3. Illinois Attorney General: Identity Theft Hotline and Information

<u>Name</u>	<u>Address</u>	<u>Toll Free Numbers</u>
Illinois Attorney General	500 South 2 nd Street Springfield, IL 62701	1-866-999-5630 "Individuals with hearing or speech disabilities can reach us by using the 7-1-1 relay service."

<https://illinoisattorneygeneral.gov>
<https://illinoisattorneygeneral.gov/consumer-protection/identity-theft/>

4. Other information:

Notice is being provided pursuant to regulations promulgated pursuant to Title V of the Gramm-Leach-Bliley Act (15U.S.C. 6801 to 6809), as amended from time to time.

You have a right to obtain a police report. Notice has been provided to the Williamsville Police Department, 124 S. Walnut Street Williamsville, Illinois 62693. The notice does not contain specific name references of persons whose information may have been affected. We are advised by the Department that the matter has been assigned case number W25-0311. We are advised that a police report has been prepared. You may desire to file a police report of your own, with your appropriate local authorities and obtain / retain a copy thereof.

Complementary credit monitoring services are not provided at this time, as the information in the documents accessed, or subject to access, and relating to you, does not contain your social security number.

The parent corporation (holding company) of Williamsville State Bank and Trust is WSB Financial LTD., which is an Illinois corporation.