

Bison State Bank

9201 Ward Parkway, Suite 210
Kansas City, MO 64114

<<First Name>> <<Last Name >>
<<Address 1>>
<<Address 2>>
<<City>><<State>><<Zip>>

Enrollment Code: <<XXXXXXXXXX>>

Enrollment Deadline: April 26, 2026

To Enroll, Scan the QR Code Below:



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

IMPORTANT INFORMATION PLEASE REVIEW CAREFULLY

January 26, 2026

Notice of Data Breach

Dear <<First Name>> <<Last Name >>:

I am writing with important information regarding a recent security incident. The privacy and security of the personal information entrusted to Bison State Bank (“Bison”) is of the utmost importance to us. As such, we wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect the information entrusted to us.

What Happened?

Bison discovered that a single Bison email account was accessed by an unauthorized actor between approximately April 17, 2025, and June 30, 2025.

What We Are Doing.

Upon learning about the issue, we immediately secured our network and commenced a prompt and thorough investigation. As part of our investigation, we have worked very closely with external cybersecurity professionals experienced in handling these types of incidents. It was determined that the impacted email account that was accessed between April 17, 2025, and June 30, 2025, contained a limited amount of personal information that may have been accessed by the unauthorized party.

Following the investigation, we conducted a thorough review of the potentially impacted data and on January 6, 2026, determined that the impacted files may have contained your personal information.

What Information Was Involved?

The impacted email account contained some of your personal information, including your full name and <<Variable Data Elements>>.

What You Can Do.

We have no evidence that any of your information has been misused. Nevertheless, out of an abundance of caution, we want to make you aware of the incident and provide complimentary credit monitoring services as a precaution. To protect you and your information, we are providing you with <<12/24>> months of Single Bureau Credit Monitoring and identity theft protection services through IDX, who specializes in fraud assistance and remediation services. For more information on identity theft prevention and the credit monitoring services being offered to you, including instructions on how to activate your complimentary membership, please see the additional information provided in this letter.

Further, this letter also provides other precautionary measures you can take to protect your personal information, including placing a Fraud Alert and/or Security Freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at 1-833-788-9712. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to help protect against potential misuse of your information. The response line is available Monday through Friday, 9:00 a.m. to 9:00 p.m. Eastern Time (except for holidays).

Sincerely,

Bison State Bank
9201 Ward Parkway, Suite 210
Kansas City, MO 64114

- OTHER IMPORTANT INFORMATION -

1. Enrolling in Complimentary <<12/24>>-Month Credit Monitoring.

Activate Your Credit Monitoring Now

ENROLL: Scan the QR image or visit <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Make sure to enroll by **April 26, 2026**. Your code will not work after this date.

If you have questions about the product or if you would like to enroll over the phone, please contact IDX at 1-833-788-9712.

2. Placing a Fraud Alert.

Whether or not you choose to use the complimentary credit monitoring services, we recommend that you place an initial 90-day “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069
Atlanta, GA 30348-5069
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud-center.html>
(888) 397-3742

TransUnion

Fraud Victim Assistance
Department
P.O. Box 2000
Chester, PA 19016-2000
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file at no cost. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348-5788
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(888)-298-0045

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
(888) 397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
<https://www.transunion.com/credit-freeze>
(888) 909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at www.annualcreditreport.com. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

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Iowa Residents: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, Telephone: 515-281-5164.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report 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.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>; Telephone: 800-771-7755.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.