



To Enroll, Please Call: [TFN]

Or Visit: [URL]

Enrollment Code: [XXXXXXX]

[Return Address]

[Return City, State Zip]

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

<<Address 1>>

<<Address 2>>

<<City>>, <<State>> <<Zip Code>>

<<Date: Format (Month Day, Year)>>

Subject: Notice of Data Security Incident

Dear <<First Name>> <<Last Name>>,

I am writing to inform you of a recent data security incident experienced by Linden Bancshares, Inc. DBA Texana Bank, N.A. ("Texana") that may have affected your personal information. Texana takes the privacy and security of all information within its possession very seriously. Please read this letter carefully as it contains information regarding the incident and steps that you can take to help protect your personal information.

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.

Texana is also offering you 24 months of complimentary credit monitoring and identity protection services through Epiq - Privacy Solutions ID. These services include Single Bureau Credit Monitoring with Alerts, Social Security number and Dark Web Monitoring, Identity Restoration and Lost Wallet Assistance, and a \$1M Identity Theft Insurance policy. These services help detect possible misuse of your information and provide you with support in the event you become the victim of identity theft. Further details about these services are included at the end of this letter.

To enroll, please follow the instructions below:

- 1) Visit [www.privacysolutionsid.com](http://www.privacysolutionsid.com) and click "Activate Account"
- 2) Enter the following activation code, <<Activation Code>> and complete the enrollment form
- 3) Complete the identity verification process
- 4) You will receive a separate email from [noreply@privacysolutions.com](mailto:noreply@privacysolutions.com) confirming your account has been set up successfully and will include an Access Your Account link in the body of the email that will direct you to the log-in page
- 5) Enter your log-in credentials
- 6) You will be directed to your dashboard and activation is complete!

If you need assistance with the enrollment process or have questions regarding Epiq – Privacy Solutions ID, please call directly at **866.675.2006**. The deadline to enroll in these services is <<DEADLINE for ENROLLMENT>>.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a consumer reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies:

Equifax: P.O. Box 105788, Atlanta, GA 30348, 1-800-525-6285, [www.equifax.com](http://www.equifax.com)

Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)

TransUnion: P.O. Box 2000, Chester, PA 19016, 1-800-916-8800, [freeze.transunion.com](http://freeze.transunion.com)

In order to request a security freeze, you will need to provide the following information:

1. Full name and any suffixes;
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five years, the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

The consumer reporting agencies have three business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a request to the consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The consumer reporting agencies have three business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a request to each of the three consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three business days after receiving your request to remove the security freeze. No fee is required to be paid to any of the consumer reporting agencies to place, lift or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or 1-877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 1-877-IDTHEFT (438-4338).

If you have questions or need assistance, please call **1-800-xxx-xxxx** Monday through Friday between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Fridays, excluding holidays, for 90 days from the date of this letter to assist you with questions regarding this incident. We take your trust in us and this matter very seriously. Please accept our sincere apologies for any worry or inconvenience this may cause.

Sincerely,

Texana Bank N.A.  
1680 Keller Parkway  
Keller, Texas 76248

# Epiq - Privacy Solutions ID 1B Credit Monitoring - Plus

## Product Features:

### **1-Bureau Credit Monitoring with Alerts**

Monitors your credit file(s) for key changes, with alerts such as credit inquiries, new accounts, and public records.

### **VantageScore® 3.0 Credit Score and Report<sup>1</sup>**

1-Bureau VantageScore® 3.0 (annual) and 1-Bureau Credit Report.

### **SSN Monitoring (High Risk Transaction Monitoring, Real-Time Authentication Alerts, Real-Time Inquiry Alerts)**

Detect and prevent common identity theft events outside of what is on your credit report. Real-time monitoring of SSNs across situations like loan applications, employment and healthcare records, tax filings, online document signings and payment platforms, with alerts.

### **Dark Web Monitoring**

Scans millions of servers, online chat rooms, message boards, and websites across all sides of the web to detect fraudulent use of your personal information, with alerts.

### **Change of Address Monitoring**

Monitors the National Change of Address (NCOA) database and the U.S. Postal Service records to catch unauthorized changes to users' current or past addresses.

### **Credit Protection**

3-Bureau credit security freeze assistance with blocking access to the credit file for the purposes of extending credit (with certain exceptions).

### **Personal Info Protection**

Helps users find their exposed personal information on the surface web—specifically on people search sites and data brokers – so that the user can opt out/remove it. Helps protect members from ID theft, robo calls, stalkers, and other privacy risks.

### **Identity Restoration & Lost Wallet Assistance**

Dedicated ID restoration specialists who assist with ID theft recovery and assist with canceling and reissuing credit and ID cards.

### **Up to \$1M Identity Theft Insurance<sup>2</sup>**

Provides up to \$1,000,000 (\$0 deductible) Identity Theft Event Expense Reimbursement Insurance on a discovery basis. This insurance aids in the recovery of a stolen identity by helping to cover expenses normally associated with identity theft.

### **Unauthorized Electronic Funds Transfer- UEFT<sup>2</sup>**

Provides up to \$1,000,000 (\$0 deductible) Unauthorized Electronic Funds Transfer Reimbursement. This aids in the recovery of stolen funds resulting from fraudulent activity (occurrence based).

If you need assistance with the enrollment process or have questions regarding Epiq – Privacy Solutions ID 1B Credit Monitoring - Plus, please call directly at **866.675.2006**, Monday-Friday 9:00 a.m. to 5:30 p.m., ET.

<sup>1</sup> The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore® credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

<sup>2</sup> Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. or American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.