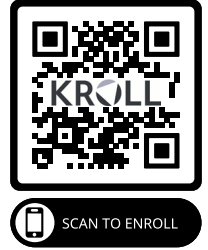




<<Return to Kroll>>
<<Return Address>>
<<City, State ZIP>>

<<FIRST_NAME>> <<MIDDLE_NAME>> <<LAST_NAME>> <<SUFFIX>>
<<ADDRESS_1>>
<<ADDRESS_2>>
<<CITY>>, <<STATE_PROVINCE>> <<POSTAL_CODE>>
<<COUNTRY>>



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

<<b2b_text_1 (Re: Notice of Data Breach / Re: Notice of Data Incident)>>

Dear <<First_name>> <<Last_name>>:

First Rate Financial takes the privacy and security of personal information seriously. As part of that commitment, we are notifying you of a data incident involving your name and Social Security number, as well as mortgage file documents which could also include driver’s license/state identification number, financial account information, and other government issued identification. We stress that we have received no reports of fraud or identity theft occurring as a result of this incident.

Upon experiencing the disruption, we took immediate action by disconnecting our network from the internet. We partnered with forensic specialists to perform an investigation into the incident and restore our operations safely and securely. Additionally, we reset user passwords and reported the incident to federal law enforcement. We are also reviewing existing security controls, policies and procedures we have in place to remain resilient against future threats.

As an added precaution to help protect your information, we secured the services of Kroll to provide identity monitoring at no cost to you for <<ServiceTerminMonths>> months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. Instructions for how to enroll in these services are below.

As a general practice, individuals should remain vigilant for incidents of identity theft and fraud, from any source. You should review and monitor your account statements and credit reports for suspicious activity and errors, and report any suspicious activity to First Rate Financial, the financial institution and/or service provider. Please refer to the enclosed “Steps You Can Take to Help Protect Your Information,” which contains additional resources you may take advantage of, should you find it appropriate to do so.

To activate and take advantage of the offered identity monitoring services, visit <https://enroll.krollmonitoring.com> to enroll.

You have until <<b2b_text_6 (activation deadline)>> to activate your identity monitoring services.

Kroll Membership Number: <<Membership Number s_n>>

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com. Additional information describing your services is enclosed.

First Rate Financial regrets any concern or inconvenience this incident may cause you. If you have any questions or concerns, please contact our dedicated assistance line at (844) 403-4599, Monday through Friday from 5:00 a.m. to 2:30 p.m. Alaska Time, excluding major U.S. holidays. Please have your Kroll membership number ready when you call.

We remain committed to protecting the privacy and security of information entrusted to our care.

Sincerely,

Jason Wooten

Jason Wooten
President
First Rate Financial

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Monitor Your Accounts and Credit Reports. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To obtain a free annual credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

Report Suspected Fraud. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, the state Attorney General, and the FTC.

Place Fraud Alerts. You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

Place Security Freeze. As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you should provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

To place a fraud alert or credit freeze, contact the three major credit reporting bureaus listed below:

TransUnion
1- 800-916-8800
www.transunion.com

Experian
1-888-397-3742
www.experian.com

Equifax
1-888-378-4329
www.equifax.com

TransUnion Fraud Alert
P.O. Box 2000
Chester, PA 19016-2000

Experian Fraud Alert
P.O. Box 9554
Allen, TX 75013

Equifax Fraud Alert
P.O. Box 105069
Atlanta, GA 30348-5069

TransUnion Credit Freeze
P.O. Box 160
Woodlyn, PA 19094

Experian Credit Freeze
P.O. Box 9554
Allen, TX 75013

Equifax Credit Freeze
P.O. Box 105788
Atlanta, GA 30348-5788

Obtain Additional Information. You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

First Rate Financial may be contacted by mail at 3150 C Street, Suite 150, Anchorage, AK 99503, and by phone at (907) 222-5500. This notice has not been delayed by law enforcement.



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.