

14362

Re: Notice of Data Security Incident

Dear _____ :

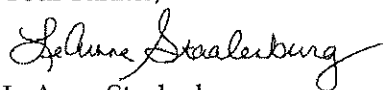
Capital City Bank ("Capital City") is writing to notify you of an incident that may affect the security of some of your personal information. We take this incident very seriously this letter provides details about the resources available to you to help protect your information, should you feel it is appropriate to do so. Although we have no evidence of misuse of your information, we are providing you this notification out of an abundance of caution because the following types of your information may have been affected by this incident: name, address, Tax Identification Number and other related loan information.

We take the protection of personal information within our care very seriously. Capital City has security measures to protect the information in our possession. Upon learning of this incident, we quickly took steps to minimize the unauthorized access to your information. We have engaged the services of Kroll to provide identity monitoring at no cost to you for one year. 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. Please review the instructions contained in the attached "Steps You Can Take to Protect Your Information" to enroll in and receive these services. Capital City will cover the cost of this service; however, you will need to enroll yourself in the credit monitoring service.

We recognize that you may have questions not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 850.402.7135, Monday through Friday from 9 a.m. to 5 p.m., Eastern Time.

We sincerely regret any inconvenience this incident may cause you. Capital City remains committed to safeguarding information in our care and we will continue to take steps to ensure the security of our systems.

Your banker,



LeAnne Staalenburg
Senior Vice President, Corporate Security & Risk

STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

We encourage you to remain vigilant, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 877.322.8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

As an added precaution, we have arranged to have Kroll protect your identity for twelve (12) months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months.

To enroll in Kroll's credit monitoring services:

1. You must activate your identity monitoring services by April 11, 2019. Your Activation Code will not work after this date.
2. Visit redeem.kroll.com to activate your identity monitoring services.
3. Provide Your Activation Code: _____ and Your Verification ID: _____
4. To sign in to your account after you have activated your identity monitoring services, please visit krollbreach.idmonitoringservice.com.

If you have questions, please call 877.903.9574, Monday through Friday from 9 a.m. to 6:30 p.m. Eastern Time.

You've 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 can help you determine if it's an indicator of identity theft.

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 can dig deep to uncover the scope of the identity theft, and then work to resolve it.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax
P.O. Box 105069
Atlanta, GA 30348
800.525.6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888.397.3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19106
800.680.7289
www.transunion.com

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.

Under Massachusetts law, consumers may place a security freeze on their credit reports. A security freeze will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security freeze to take control over who gets access to the personal and financial information in your credit report 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 security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
800.685.1111
www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
888.397.3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19106
888.909.8872
freeze.transunion.com

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

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide 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.); and
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 credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit file report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with the process by which you may remove the security freeze, including an authentication mechanism. Upon receiving a direct request from you to remove a security freeze and upon receiving proper identification from you, the consumer reporting agency shall remove a security freeze within one (1) hour after receiving the request by telephone for removal or within three (3) business days after receiving the request by mail for removal.

You can further educate yourself regarding identity theft, security freezes, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission (FTC). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 877.ID.THEFT (877.438.4338); and TTY: 866.653.4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them, and you can obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement, the FTC, and the Massachusetts Attorney General.