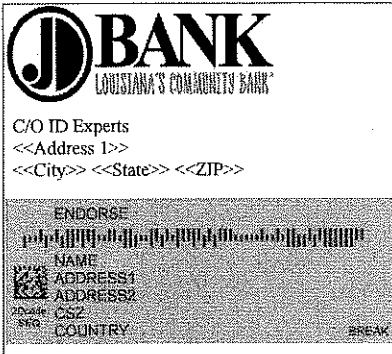


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To Enroll, Please Call:  
 (800) 370-3006  
 Or Visit:  
<https://ide.myidcare.com/jdbank>  
 Enrollment Code:  
 <<XXXXXXXXXX>>

<<Mail Date>>

**Notice of JD Bank Data Security Incident**

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

We are writing to notify you about a data security incident experienced by JD Bank that may have impacted your personal information. We value and respect the privacy of your information, and we sincerely apologize for any concern or inconvenience this may cause you. Impacted information may have included your name and financial account number, without any additional information that would have allowed access to any online account. For a limited number of individuals, their date of birth, driver's license and/or state ID may have been included. This letter contains information about steps you can take to protect your information and resources we are making available to help you.

We are offering identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCare™. MyIDCare services include: 24 months of Credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, exclusive educational materials and fully managed Identity Theft Recovery Services. With this protection, MyIDCare will help you resolve issues if your identity is compromised.

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. Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit 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.

There is no charge to place, temporarily lift, or permanently remove a security freeze.

We encourage you to contact ID Experts with any questions and to enroll in MyIDCare services by calling (800) 370-3006 or going to <https://ide.myidcare.com/jdbank> and using the Enrollment Code provided above. Representatives are available Monday through Friday from 7 am – 7 pm Central Time. Please note that the deadline to enroll is September 17, 2019.

We want to assure you that we are taking steps to prevent this type of incident from happening in the future. We have changed passwords for all email accounts, implemented additional security methods for email access, and will be retraining employees on recognizing and responding to suspicious computer activity and other security threats. At this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. MyIDCare representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Please call (800) 370-3006 or go to <https://ide.myidcare.com/idebank> for assistance or for any additional questions you may have.

Sincerely,



Dan Donald  
CEO and Chairman



### Recommended Steps to help Protect your Information

- 1. Website and Enrollment.** Go to <https://ide.myidcare.com/idebank> and follow the instructions for enrollment using your Enrollment Code provided above.
- 2. Activate the credit monitoring** provided as part of your MyIDCare membership. The monitoring included in the membership must be activated for it to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, MyIDCare will be able to assist you.
- 3. Telephone.** Contact MyIDCare at (800) 370-3006 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in MyIDCare, notify them immediately by calling or by visiting their MyIDCare website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

**5. Place Fraud Alerts** with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Equifax Fraud Reporting  
1-866-349-5191  
P.O. Box 105069  
Atlanta, GA 30348-5069  
[www.alerts.equifax.com](http://www.alerts.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Reporting  
1-800-680-7289  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://www.transunion.com)

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

**Please Note: No one is allowed to place a fraud alert on your credit report except you.**

**6. Security Freeze.** You can place a security freeze on your credit reports online with each of the three major consumer reporting agencies:

Equifax  
1-800-685-1111  
P.O. Box 740256  
Atlanta, GA 30374  
[www.freeze.equifax.com](http://www.freeze.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com/freeze](http://www.experian.com/freeze)

TransUnion Fraud Reporting  
1-888-909-8872  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

If a request is made online or by phone then the credit reporting agency must put the freeze in place no later than the next business day. In order to request a security freeze, you may 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 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.);
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

The credit reporting agencies will 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 go online to each of the credit reporting agencies and provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the specific period of time you want the credit report available. The credit reporting agencies will lift the security freeze for the specified period of time.

To remove the security freeze, you must call or go online to each of the three credit bureaus and provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus will remove the security freeze.

There is no cost to freeze or unfreeze your credit files.

To learn more, contact your State Attorney General's office or visit the Federal Trade Commission's website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) and click on the link for credit freeze information.