



If you do find suspicious activity on your credit report, call your local police or sheriff's office and file a report of identity theft. Get a copy of the police report, as you may need to give copies of the police report to creditors to clear up your records. It is also recommended that you report any incidents of identity theft to Bank of the West as well as to the Federal Trade Commission (FTC).

The Federal Trade Commission (FTC) also provides information about identify theft. You can visit [www.identitytheft.gov](http://www.identitytheft.gov), or you may also contact the FTC directly: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington DC, 20580, 1-877-FTC-HELP (1-877-382-4357).

In addition to reviewing your credit report, you have the right to place an initial "fraud alert" on your credit file. You can do this by calling any one of the three credit reporting agencies at the telephone numbers shown below. Doing so will let you automatically place fraud alerts with all three agencies, and you will be sent information on how you can order a free credit report from each of the agencies. The "fraud alert" will stay on your credit report for 90 days. After that you can renew the alert for additional 90-day periods by calling any one of the three agencies:

Equifax  
(888) 766-0008  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

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

TransUnion  
(800) 680-7289  
P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)

If you want to learn more about the steps you can take to avoid identity theft, visit the Federal Trade Commission's website. The FTC runs the U.S. government's identity theft information website, at [www.identitytheft.gov](http://www.identitytheft.gov). You can also contact the FTC via telephone at (877) ID-THEFT (877-438-4338). The FTC and the consumer reporting agencies can also provide you with additional information about using fraud alerts and security freezes to protect your information.

**Note to Massachusetts residents:** Residents of Massachusetts can obtain a copy of a police report, if filed. Massachusetts consumers also have the right to obtain a security freeze. You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a security freeze on your credit report pursuant to Massachusetts law. The security freeze will prohibit a consumer-reporting agency from releasing any information in your credit report without your express authorization or approval. There is no charge for requesting a security freeze.

The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a unique personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the distribution of your credit report for a period of time after the freeze is in place. To provide that authorization, you must contact the consumer-reporting agency and provide all of the following: (1) The unique personal identification number or password provided by the consumer-reporting agency; (2) Proper identification to verify your identity; and (3) The period of time for which the report shall be available to users of the credit report.

A consumer-reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three business days after receiving the request. A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, a few days before actually applying for new credit. You have the right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer-reporting agency.

## Other Important Information

### **COMPLIMENTARY SERVICE OFFER**

Bank of the West is offering you a free one-year subscription to Identity Guard®, a credit monitoring and identity theft protection service. Identity Guard provides essential monitoring and protection of not only credit data, but also alerts you of certain activities that could indicate potential identity theft. This program is provided by Intersections Inc. (NASDAQ: INTX), a leading provider of consumer and corporate identity risk management services.

#### **Identity Guard® features include:**

- 3-Bureau Credit Report and Scores\*
- 3-Bureau Daily Monitoring with NOTIFY EXPRESS® Alerts
- 3-Bureau Quarterly Credit Update
- Victim Assistance
- Credit Education Specialists
- Up to \$20,000 identity theft insurance with \$0 deductible\*\*

If you wish to take advantage of this monitoring service, you must enroll by September 23, 2019.

*\*The scores you receive with Identity Guard® are provided for educational purposes to help you understand your credit. They are calculated using the information contained in your Equifax, Experian and TransUnion credit files. Lenders use many different credit scoring systems, and the scores you receive with Identity Guard are not the same scores used by lenders to evaluate your credit.*

Credit scores are provided by CreditXpert® based on data from the three major credit bureaus.

\*\*Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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.

### **ENROLLMENT PROCEDURE**

To activate this coverage please call the toll-free number or visit the Web site listed below and enter the redemption code. The redemption code is required for enrollment, and can only be used one time by the individual addressed.

Toll-Free: (855) 930-8231  
Web Site: [www.identityguard.com/enroll](http://www.identityguard.com/enroll)  
Redemption Code: Redemption Code

In order to enroll, you will need to provide your: mailing address, phone number, Social Security number, date of birth, email address as well as your redemption code.

This service is complimentary; no method of payment will be collected during enrollment and there is no need to cancel. We apologize for any inconvenience and urge you to enroll today.

### **For More Information**

If you have any questions or for assistance changing your Bank of the West online banking access credentials or account number(s), please call our Contact Center at (800) 488-2265 (for TTY use: 800-659-5495) Monday - Friday, 6:00 a.m. to Midnight, and Saturday, Sunday and most holidays, 7:00 a.m. to Midnight, Central Time.

We deeply regret the exposure of your personal information and are committed to supporting you through this situation.

Sincerely,

*David Pollino*

David Pollino  
Chief Information Security Officer  
Bank of the West