


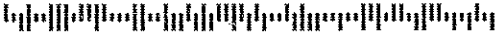
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**STATE BANK**  
OF LIZTON

C/O ID Experts  
PO Box 4219  
Everett WA 98204

ENDORSE



NAME  
ADDRESS1  
ADDRESS2  
CSZ  
COUNTRY

SEQ  
CODE 2D  
Ver 5MA

BREAK

To Enroll, Please Call:  
(833) 953-1739  
Or Visit:  
<https://app.mvidcare.com/account-creation/protect>  
Enrollment Code: <<XXXXXXXXXX>>

November 21, 2019

Re: Data Security Incident

Dear <<First Name>> <<Last Name>>:

We are writing to inform you of an incident that may have involved your personal information. At State Bank of Lizton, we take the privacy and security of your information very seriously. This is why we are contacting you, informing you about steps that can be taken to protect your personal information, and offering you identity monitoring services at no cost to you.

Under Massachusetts law, you have the right to obtain any police report filed about this incident. If you experience identity theft, you have the right to file a police report and obtain a copy of it.

Also, you have the right to place a security freeze on your credit report. 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 contact **each** of the three major consumer reporting agencies:

- Equifax Security Freeze: P.O. Box 105788, Atlanta, GA 30348, 1-800-349-9960, [www.equifax.com](http://www.equifax.com)
- Experian Security Freeze: P.O. Box 9554, Allen, TX 75013, 1-888-397-3742, [www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)
- TransUnion Security Freeze: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, [freeze.transunion.com](http://freeze.transunion.com)

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

1. Your full name and any suffixes;
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.).

The consumer reporting agencies have three (3) 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 (5) 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), 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 (3) 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 (3) business days after receiving your request to remove the security freeze. There is no fee 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 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/), 877-IDTHEFT (438-4338).

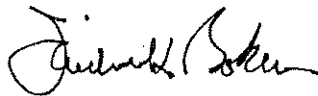
As a courtesy to you, we are making credit monitoring and identity protection services available to you at no cost through ID Experts. The ID Experts MyIDCare™ services include twenty-four months of Credit Monitoring, CyberScan Dark Web Monitoring, \$1 Million of reimbursement insurance, and unlimited access to the ID Experts member services team. To receive these services, you must be over the age of 18, 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.

You can contact ID Experts with any questions and to enroll in free MyIDCare services by calling (833) 953-1739 or going to: <https://app.myidcare.com/account-creation/protect> and using the Enrollment Code provided above. After enrolling in the MyIDCare services, you should also activate the CyberScan monitoring included in the services. The monitoring must be activated to be effective, and you must have access to a computer and internet to use this service. If you need assistance, MyIDCare experts are available Monday through Friday from 9 a.m. - 9 p.m. Eastern Time at the phone number listed in this letter.

Please note the deadline to enroll is February 20, 2020.

Thank you for your loyalty to State Bank of Lizton and your patience through this incident. We take the privacy and security of our customers' personal information seriously. Please accept our sincere apologies for any worry or inconvenience that this may cause you.

Sincerely,



Michael L. Baker  
Chief Executive Officer  
State Bank of Lizton