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# IBERIABANK

Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

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<<Date>>

RE: Notice of Technology Management Resources Security Incident

Dear <<Name 1>>,

IBERIABANK is writing, at the request of Ametros Financial Corp. (the "Company"), to notify you of a security incident affecting one of our service providers, Technology Management Resources, Inc. (TMR). The Company has a lockbox account with IBERIABANK for collecting and processing its customers' payments. IBERIABANK uses TMR as a third-party lockbox service provider to process payments and capture pertinent data for items received in the lockbox. TMR recently provided notice of an incident which may have involved your personal information. Although this incident did not affect IBERIABANK's or the Company's internal computer systems, we wanted to provide you with information regarding TMR's incident and the resources available to you to help protect your information, should you feel it appropriate to do so.

**What is IBERIABANK doing in response?** We take the protection and proper use of personal information very seriously. As part of our ongoing commitment to information privacy and the security of information, we are notifying you of this incident. Although this incident in no way involved our internal security or computer systems, as a professional courtesy, we are offering you complementary credit monitoring and identity theft protection through CyberScout for twenty-four (24) months in order to give you peace of mind. You must complete the enrollment steps listed in this letter in order to activate these services. We are also reviewing all relevant business practices regarding the security of information maintained by TMR.

TMR reports that they have taken several corrective actions to remediate the security incident, prevent a further security incident, and mitigate the effects of the security incident. According to TMR, TMR credentials have been reset or deactivated (as applicable). TMR also reports that they implemented additional rules in their firewall, among other steps taken.

**What you can do.** As a best practice, we encourage you to remain vigilant against incidents of identity theft and fraud, to review your financial account statements, and to monitor your credit reports for suspicious activity. We have included the attached "Steps You Can Take to Protect Your Personal Information", which you can implement as you deem appropriate. You may also enroll in the complementary credit monitoring and identity theft protection services we are making available to you as a professional courtesy and in an abundance of caution.

**For more information.** If you have additional questions about the Technology Management Resources security incident or the protections available to you, please call 1-888-905-0513, toll-free, Monday through Friday, 9:00 am - 9:00 pm Eastern Time. We apologize for any inconvenience this TMR security incident may have caused you.

Sincerely,

IBERIABANK

## STEPS YOU CAN TAKE TO PROTECT YOUR PERSONAL INFORMATION

### Complimentary Credit Monitoring Services

We are providing you with access to **Single Bureau Credit Monitoring** services at no charge. Services are for 24 months from the date of enrollment. When changes occur to your Experian credit file, notification is sent to you the same day that the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions you might have. In the event you become a victim of fraud you will also have access to remediation support from a CyberScout Fraud Investigator. In order for you to receive the monitoring service described above, you must enroll within 90 days from the date of this letter.

### How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please log on to <https://www.myidmanager.com> and follow the instructions provided. When prompted please provide the following unique code to receive services: <<**Enrollment Code**>>. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

### Monitor your accounts

In addition to enrolling in the complementary credit monitoring services above, we encourage you to remain vigilant against incidents of identity theft and fraud, to review your financial account statements, debit/credit card statements, and other statements, and to monitor your credit reports for suspicious activity to detect errors. (For Oregon and Iowa residents: Report any suspected identity theft to law enforcement, Federal Trade Commission, and your State Attorney General.) Under U.S. law, you are entitled to one free credit report annually from each of the three major credit bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus to request a free copy of your report. (For Colorado, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain additional copies of your credit report, free of charge. You must contact each of the three consumer reporting agencies directly to obtain such additional reports.) Periodically review a copy of your credit report for discrepancies and identify any accounts you did not open or inquiries you did not authorize.

You have the right to place a "security freeze" on your credit report, which 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 a security freeze on your credit report. Note that a security freeze generally does not apply to an existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

#### **Experian**

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

#### **TransUnion**

P.O. Box 1000  
Chester, PA 19016  
1-800-909-8872  
[www.experian.com](http://www.experian.com)

#### **Equifax**

P.O. Box 105788  
Atlanta, GA 30348  
1-800-685-1111  
[www.equifax.com](http://www.equifax.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.

If you request a security freeze via toll-free telephone or other secure electronic means, the credit reporting agencies have one (1) business day after receiving the request to place the freeze. In the case of a request made by mail, the bureaus 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 to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include 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 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 credit reporting agencies have three (3) business days after receiving a 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 written request to each of the three credit bureaus by mail and include 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 have three (3) business days after receiving the request to remove the freeze.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your 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 display on a consumer's credit file, 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, which is a fraud alert lasting seven (7) years. Should you wish to place a fraud alert, please contact any one of the consumer reporting agencies listed above to activate an alert.

### **File Police Report**

You have the right to obtain a police report. You also have a right to file a police report if you experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report suspected incidents of identity theft to local law enforcement or to the Attorney General.

### **Additional Information**

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission (FTC) can be reached at 600 Pennsylvania Avenue NW, Washington, DC 20580, by phone at 1-877-ID-THEFT (1-877-438-4338), TTY: 1-866-653-4261, or by going to [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft). The FTC encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file a complaint through the above-referenced contact information.

You also have rights under the federal Fair Credit Reporting Act (FCRA), which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. These rights include the right to receive a copy of your credit report, the right to ask for a credit score, the right to dispute incomplete or inaccurate information, and the right to obtain corrections to your report or delete inaccurate, incomplete, unverifiable information. Consumer reporting agencies may not report outdated negative information. Access to your file is limited and you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you receive based upon information in your credit report. You may have additional rights under the FCRA not summarized here. We recommend and encourage you to review your rights pursuant to the FCRA at [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf) or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Avenue N.W., Washington, D.C. 20580.