

18196

<<DATE>>

<<First Name>> <<Middle Name>> <<Last Name>>

<<Address 1>>

<<Address 2>>

<<City>>, <<State>> <<Zip Code>>

RE: Notice of Technology Management Resources Security Incident

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

IBERIABANK is writing, at the request of <<Company Name>> (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 payment 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 happened? On July 3, 2020, TMR discovered that a TMR employee's user account had been compromised. Upon discovery of the incident, TMR reported that they secured the account and began an investigation in consultation with external cybersecurity professionals. TMR has stated that their investigation determined that the threat actor may have viewed images of checks related to customers of the Company. According to TMR, the threat actor activity occurred between August 5, 2018 and May 31, 2020, with the bulk of the activity occurring between February and May 2020. TMR notified the FBI of this incident.

What information was involved? According to TMR, their investigation concluded that the threat actor potentially viewed certain check images within TMR's iRemit application that may have contained personally identifiable information. TMR reported that these images consisted of information included on checks such as name, address, account numbers, and bank routing number. This information is similar to that which appears on a check anytime an individual makes a purchase or pays a bill. Driver's license numbers, Social Security numbers, or other personal information not typically contained on the face of a check have not been identified by TMR as being included in your data that was potentially impacted by this incident. Specifically, after completing e-discovery on these images, TMR concluded that the information potentially involved may have included your name, address, account number, and bank routing number.

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 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 to more tightly control the ability to access the iRemit website from other countries, among other steps taken.

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 12 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 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: **<CODE HERE>**. 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 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.

File Police Report

You have the right to file or obtain 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. 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 or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Avenue N.W., Washington D.C., 20580.

For residents of North Carolina: The North Carolina Office of the General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226, and www.ncdoj.com.

For residents of Maryland: The Maryland Office of the Attorney General can be contacted at 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, and www.oag.state.md.us.

For residents of Rhode Island: The Rhode Island Office of the Attorney General can be contacted at 150 South Main Street, Providence, RI 02903, 1-401-274-4400, and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed regarding this incident.