

CARSON BANK

EST. 1886

18399

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



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Notice of Data Breach

Dear <<Name1>>:

At Carson Bank, we take our customers' privacy seriously. As part of that commitment, we are sending you this letter to notify you that we recently learned that an unauthorized acquisition of your personal information may have occurred between the dates of October 10 and October 27. Please read this letter carefully.

We recommend that you remain vigilant by reviewing personal account statements and monitoring credit reports to detect any errors or unauthorized activity. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three nationwide credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call (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, you should report any incorrect information on your report to the credit reporting agency.

Massachusetts law also requires us to inform you of your right to obtain any police report filed in regard to this incident. If you are a victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You also may place a security freeze on your credit report. Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. If you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too. 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, contact the nationwide credit reporting agencies listed below by phone or online:

Equifax
1-866-766-0008
P.O. Box 105069
Atlanta, GA 30348
www.equifax.com

Experian
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion
1-800-680-7289
P.O. Box 2000
Chester, PA 19022
www.transunion.com

122 West Main
P.O. Box 158
Mulvane, Kansas 67110
P (316) 777-1171 F (316) 777-9015 TOLL FREE (888) 571-2233
carsonbank.com

In order to request a security freeze, you will need to provide the following information: (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; (5) Proof of current address, such as a current utility or telephone bill, (6) a legible photocopy of a government issued identification, (7) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles; and (8) if you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request. If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

In addition, you can place a fraud alert on your credit file by contacting one or more of the three national credit reporting agencies listed above. The difference between a credit freeze and a fraud alert is that a credit freeze locks down your credit, while a fraud alert allows creditors to get a copy of your credit report as long as they take steps to verify your identity. For example, if you provide a telephone number, the business must call you to verify whether you are the person making the credit request. Fraud alerts may be effective at stopping someone from opening new credit accounts in your name, but they may not prevent the misuse of your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

As an added precaution to help protect your information from potential misuse, we have arranged for complimentary credit monitoring and identity theft restoration services through *myTrueIdentity* provided by TransUnion Interactive, a subsidiary of TransUnion®, at no cost to you. *myTrueIdentity* services include 24 months of credit monitoring and alerts, a \$1,000,000 insurance reimbursement policy, educational materials, and ID theft recovery services. *myTrueIdentity* will help reduce the risk of identity theft and also help you resolve issues in the event your identity is compromised.

For additional information on steps you may take to help protect your information from potential misuse, you may contact the Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <https://www.consumer.ftc.gov>, 1-877-IDTHEFT (438-4338) or the Massachusetts Office of Consumer Affairs & Business Regulation at www.mass.gov/ocabr or (888) 283-3757. Please also refer to the enclosed *Recommended Steps to Help Protect Your Information* for additional steps you may take to protect your information from misuse.

We are very sorry for any concern or inconvenience this incident has caused or may cause you, and we encourage you to take advantage of the *myTrueIdentity* services being offered. If you have any other questions or concerns that you would like to discuss, please contact the dedicated toll-free hotline at 855-914-4705 between 8:00 am and 8:00 pm Central Time, Monday through Friday.

Sincerely,



Frank L Carson IV
President and CEO

Recommended Steps to Help Protect Your Information

Review personal account statements and credit reports. We recommend that you remain vigilant by reviewing personal account statements and monitoring credit reports to detect any errors or unauthorized activity. 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 or call (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, you should report any incorrect information on your report to the credit reporting agency. The names and contact information for the credit reporting agencies are:

Equifax
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www.equifax.com

Experian
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www.experian.com

TransUnion
1-800-680-7289
P.O. Box 2000
Chester, PA 19022
www.transunion.com

Report suspected fraud. You have the right to file a police report if you ever 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 some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You should report suspected incidents of identity theft to local law enforcement, your state's Attorney General, and/or the Federal Trade Commission.

Place Fraud Alerts. A fraud alert tells businesses that check your credit that they should check with you before opening a new account. When you place a fraud alert, it will last one year. Fraud alerts will still be free and identity theft victims can still get an extended fraud alert for seven years. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. To place a security freeze, contact the nationwide credit reporting agencies by phone or online. For more information, visit <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>.

Place a security alert on ChexSystems. A security alert with ChexSystems may prevent accounts and services from being approved in your name without your consent. You can complete a security alert with ChexSystems by visiting <https://www.chexsystems.com/web/chexsystems/consumerdebit/page/IdentityTheft/securityalert/> or you can call the toll-free number 888.478.6536, and answer the brief set of questions.

Change Online Account Credentials. If the information involved in this incident included credentials used to access any of your online accounts, such as a username, password, PIN, or answer security question, you should promptly change your username, password, PIN, security question and answer, or other access credentials and take other appropriate steps to protect all online accounts for which you use the same credentials.

Obtain additional information about the steps you can take to avoid identity theft from the Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.ftc.gov, 1-877-IDTHEFT (438-4338).

Know Your Rights Under the Fair Credit Reporting Act. The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. You have certain rights under the FCRA, which you can read about by visiting <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> and <https://www.consumer.ftc.gov/articles/0070-credit-and-your-consumer-rights>. These rights include: (1) You must be told if information in your file has been used against you; (2) You have the right to know what is in your file (your "file disclosure"); (3) You have the right to ask for a credit score; (4) You have the right to dispute incomplete or inaccurate information; (5) Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (6) Consumer reporting agencies may not report outdated negative information; (7) Access to your file is limited to people with a valid need; (8) You must give your consent for reports to be provided to employers; (8) You may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (9) You may seek damages from violators; and (10) identity theft victims and active duty military personnel have additional rights. For more information, visit www.ftc.gov/credit. States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.



Activation Code: <<Activation Code>>

Enroll in Credit Monitoring

As a safeguard, ABS has arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for <<CM Length>> months provided by TransUnion Interactive, a subsidiary of TransUnion,[®] one of the three nationwide credit reporting companies.

How to Enroll: You can sign up online or via U.S. mail delivery

- To enroll in this service, go to the *myTrueIdentity* website at www.MyTrueIdentity.com and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the six-digit telephone passcode <<Insert static six-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, neither we nor ABS can register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

ADDITIONAL DETAILS REGARDING YOUR COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain <<CM Length>> months of unlimited access to your TransUnion credit report and credit score.
- The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)