

20222

April 14, 2021

[NAME]  
[ADDRESS]  
[CITY STATE ZIP]

Dear [NAME],

We value your business and respect the privacy of your information, which is why, as a precautionary measure, we are writing to notify you of a data security incident that included your personal information, which occurred between November 20, 2020 – December 2, 2020 at CNB Bank, parent company of ERIEBANK, FCBank and BankOnBuffalo, all divisions of CNB Bank.

Our investigation revealed that the information compromised may have potentially exposed your information to others, including only **your name and loan account number**.

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

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-349-9960  
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;

5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

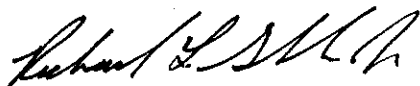
As a precautionary measure, we are providing you with an entitlement to the following identity theft protection services, free of charge, for one year:

- **Credit Monitoring** that can alert you to new or suspicious activity related to your credit file; and
- **Fully Managed Identity Theft Recovery**, which will provide professional help in the event you experience any kind of identity theft, either financial or non-financial. A professional Recovery Advocate can help you place fraud alerts, review your credit report, and resolve any incident of identity theft.

**To activate these services, please follow the instructions on the next page before May 31, 2021.**

I apologize for the inconvenience, and assure you we always do everything in our power to keep your sensitive documents and information secure. If you have any questions or concerns about the data security incident or your personal information that may have been affected, you may contact us at 844-300-0777.

Sincerely,



Richard L. Greslick, Jr.  
Senior Executive Vice President, Chief Support Officer

## Credit Monitoring and Identity Theft Recovery Services

Please follow the steps below to activate your entitlement to monitoring and identity recovery services before May 31, 2021.

- Go to <https://incidentresponse.merchantsinfo.com>
- Click the red button "Sign up takes 3 minutes, WITH INSTANT PROTECTION!"
- Enter the following promotional code: CNB0221
- Click the gray button "Apply"
- Click the blue button "Enroll" under "ID Theft Protection"
- Follow the on-screen instructions to complete your enrollment and identity authentication

In order to authenticate your identity, you may be asked to provide information that is already contained in your credit file. This is to assure that you are the rightful owner of the information. If you have any questions regarding these services or if you encounter a problem while enrolling please call the Recovery Care Center at 800-505-5440.

After you have activated your entitlement if you have questions about these services or suspect you may be the victim of identity theft, please call the Recovery Care Center at 800-505-5440.

### Copy of Credit Report

You may obtain a free copy of your credit report from each of the three major credit reporting agencies. During these times of COVID-19, Equifax, Experian, and TransUnion are now offering free weekly online reports through April 2021. Typically you can request your credit report once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>. Or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

Equifax  
800-685-1111  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

Experian  
888-397-3742  
[www.experian.com](http://www.experian.com)  
535 Anton Blvd., Ste 100  
Costa Mesa, CA 92626

TransUnion  
800-916-8800  
[www.transunion.com](http://www.transunion.com)  
P.O. Box 6790  
Fullerton, CA 92834

### Fraud Alert

You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. Or, to place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

### **Additional Free Resources on Identity Theft**

You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit <http://ftc.gov/idtheft> or call 1-877-ID-THEFT (877.438.4338). A copy of Taking Charge: What to Do if Your Identity is Stolen, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at <http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idtheft04.shtm>.

To file a complaint with the FTC, go to [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or call 1-877-ID-THEFT (877.438.4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.