

# **EXHIBIT A**



Secure Processing Center  
25 Route 111, P.O. Box 1048  
Smithtown, NY 11787

<<MailID>>  
<<Name 1>>  
<<Address 1>>  
<<Address 2>>  
<<Address 3>>  
<<Address 4>>  
<<City>>, <<State>><<Zip>>  
<<Country>>

<<Date>>

Dear <<Name 1>>:

Central Bank of Kansas City (“CBKC”) is a bank that offers both personal and business banking solutions to its clients. We are writing to notify you of an incident that may impact some of your information. This notice provides you with information about the resources available to assist you with safeguarding your information, should you feel it appropriate to do so.

We take this incident and the security of the information in our care very seriously. We conducted an investigation into this matter to determine what information was impacted and to whom that information related. The investigation determined that your name and the following types of information relating to you may have been impacted: <<Breached Elements>>.

Upon becoming aware of this incident, we took steps to assess and secure the involved email accounts and system. Further, we notified federal law enforcement and relevant regulators of this incident. As part of our ongoing commitment to the privacy of information in our care, we reviewed our existing policies and procedures and implemented additional security measures within our email environment. As an added precaution, we are offering you access to monitoring services for twenty-four (24) months at no cost to you. Information about these services and instructions on how to activate them may be found below. Please note, due to privacy restrictions, we are unable to enroll you in these services on your behalf.

**Enroll in Monitoring Services**



<<Name 1>>

Enter your Activation Code: <<ActivationCode>>

Enrollment Deadline: <<Deadline>>

Service Term: <<CM Duration>>\*

- 1-Bureau Credit Monitoring
- Monthly Credit Score and Tracker (VantageScore 3.0)
- Real-Time Authentication Alerts
- High-Risk Transaction Monitoring
- Address Change Monitoring
- Dark Web Monitoring
- Wallet Protection
- Security Freeze Assist
- \$1 Million Identity Theft Insurance\*\*

**Enrollment Instructions** – To enroll in Identity Defense, visit [app.identitydefense.com/enrollment/activate/cbkc](http://app.identitydefense.com/enrollment/activate/cbkc)

**1. Enter your unique Activation Code <<ActivationCode>>**

Enter your Activation Code and click ‘Redeem Code’.

## 2. Create Your Account

Enter your email address, create your password, and click 'Create Account'.

## 3. Register

Enter your legal name, home address, phone number, date of birth, Social Security Number, and click 'Complete Account'.

## 4. Complete Activation

Click 'Continue to Dashboard' to finish enrolling.

**The deadline to enroll is <<Deadline>>. After <<Deadline>>, the enrollment process will close, and your Identity Defense code will no longer be active. If you do not enroll by <<Deadline>>, you will not be able to take advantage of Identity Defense, so please enroll before the deadline.**

If you need assistance with the enrollment process or have questions regarding Identity Defense, please call Identity Defense directly at **866.622.9303**.

\* Service Term begins on the date of enrollment, provided that the enrollment takes place during the approved enrollment period.

\*\* Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

### **Additional Steps You Can Take to Help Protect Personal Information**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. 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 directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-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 years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit 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 credit 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 or lift a credit freeze on your credit report. To request a security freeze, you may need to provide the following information, depending on whether you make the request online, by phone, or by mail:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two (2) to five (5) 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, 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.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348	Experian Fraud Alert P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze P.O. Box 105788, Atlanta, GA 30348	Experian Credit Freeze P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094

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.

As a best practice, consumers should change all passwords to their personal accounts on a regular basis, use strong passwords, and refrain from using the same password for multiple accounts. You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also 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 such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General.

We understand that you may have questions that are not addressed in this letter. We note that Massachusetts law restricts the content permitted in this notification. However, if you have questions or concerns, please call our dedicated assistance line at 888-498-5232 Monday through Friday, between 9:00 AM and 9:00 PM Eastern time.

Sincerely,

Central Bank of Kansas City